MARKET OVERVIEW

Ukraine | Joint Market Monitoring Initiative (JMMI)

10 - 20 November 2023

INTRODUCTION

Since 24 February 2022, the full-scale war across Ukraine has prompted mass displacement and humanitarian crisis. Given the prominence of multi-purpose cash as a modality for assistance, market monitoring is a key initiative to ensure humanitarian intervention is effective, sustainable and does not harm local markets.

Due to the ongoing full-scale war in Ukraine, humanitarian market data is limited and incomplete, especially from conflict-affected areas. The Joint Market Monitoring Initiative (JMMI) seeks to fill this information gap by providing useful and timely data on price trends and market functionality indicators.

Marketplaces across Ukraine are assessed on a monthly basis. In each location, field teams record prices and other market indicators through retailer and customer key informants (KIs) interviews that characterize monthly changes in the local markets.

The goal of the JMMI is to: track prices and availability of basic commodities in Ukraine markets on a monthly basis; assess the impact of the current humanitarian crisis on market systems in Ukraine; contribute to a broader understanding of the market environment in Ukraine for the benefit of humanitarian actors across all sectors.

ASSESSMENT COVERAGE

KEY FINDINGS

- **The median price of the full JMMI basket decreased nationally (by 4%) and across all macro-regions,** with the most significant decreases in the East (7%) and Centre (5%).
- The growth in petrol and diesel prices slowed, while **the blockages of the border with Poland led to a 26% increase in liquefied petroleum gas (LPG) prices[1]. Excessively expensive vehicle fuel limited access to stores for 24% of customer KIs.**
- **Access to winter essentials, such as warm clothes, posed the most significant challenges in frontline Khersonska and Zaporizka oblasts, as well as in Russia-bordering Chernihivska oblast,** with 22%, 20%, and 14% of customer KIs reporting their unavailability, respectively. Furthermore, 40% of customer KIs in Zaporizka, 35% in Khersonska, and 27% in Chernihivska oblasts reported availability issues with heating fuel.
- **The issue of affordability remained crucial nationwide, with 60% of customer KIs reporting increased prices as their main barrier to accessing goods in markets**, and 44% of retailer KIs, anticipating that it will be a challenge to maintain stores operational with full stock in the coming months.
- **Security-related factors, such as active fighting or shelling, as well as movement restrictions, limited customers' access to markets in the South and East,** particularly in areas closer to the frontline, such as Zaporizka, Khersonska, and Donetska oblasts.
- **Customers in the South reportedly faced challenges in accessing financial services, primarily due to the scarcity of functioning banks** (reported by 45% of customer KIs) **and lack of ATMs** in their communities (39%).

KEY INDICATORS

Key Monthly Changes In JMMI Basket

Median cost of overall JMMI basket

1014 UAH	▼ -3.6%
26.96 USD	▼ -3.0%
25.11 EUR	▼ -3.6%
Food items ▼ –2,7%	**Hygiene items** ▼ –4.4%

Median Cost Of JMMI Basket By Region

West	1024 UAH	–4.3% ▼
East[1]	991 UAH	–7.2% ▼
North	1065 UAH	–0.3% ▼
Kyiv	1035 UAH	–2.2% ▼
Centre	980 UAH	–5.1% ▼
South	994 UAH	–2.5% ▼

[1] East includes Kharkivska, Luhanska, and Donetska oblasts.

Exchange Rates**

36.32 **USD/UAH** *official*	37.63 **USD/UAH** *parallel market*	40.40 **EUR/UAH** *parallel market*
▼ –0.2%	▼ –0.6%	▲ +0.1%

** Median exchange rate on November 15, 2023. Data available at http://minfin.com.ua.

13	Participating partners
24	Assessed *oblasts*
122	Assessed *hromadas*
1127	Key informant interviews (KIIs)
477	Retailers surveyed
650	Customers surveyed
20	Commodities assessed

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JMMI BASKET

The JMMI basket is a subset of the 335-item set of consumer goods (and services) maintained by the State Statistics Service of Ukraine (SSSU), focusing on core food and hygiene items that an average household must purchase regularly. The JMMI basket was defined in consultation with the Ukraine Cash Working Group (CWG).

Food Items

Bread	500 g
Buckwheat	1 kg
Cabbage	1 kg
Carrots	1 kg
Chicken (legs)	1 kg
Complementary cereal for babies	200 g
Drinking water	1 bottle (1.5 L)
Eggs (chicken)	10 pcs
Milk (2.5%)	900 mL
Oil (sunflower)	900 mL
Onion	1 kg
Potato	1 kg
Rice (round)	1 kg
Wheat flour (white)	1 kg

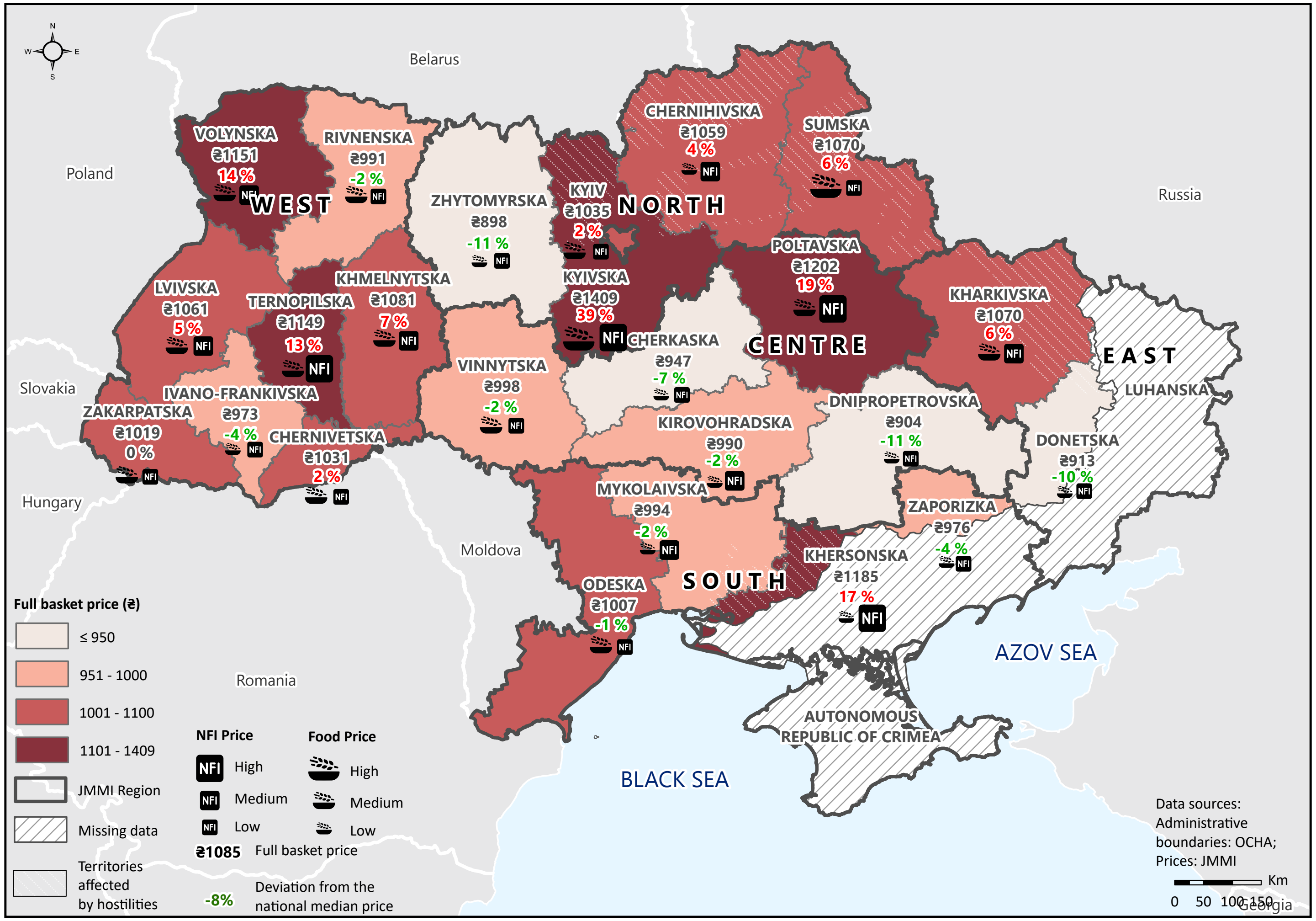
Non-Food Items

Body soap	1 bar (75 g)
Diapers (infant, size 3)	1 pack (40-60 pcs)
Hygiene/sanitary pads	1 pack (10 pcs)
Laundry soap	1 bar (200 g)
Toothpaste	1 tube (75 ml)
Washing powder (machine)	1 box (500 g)

1014 UAH (▼ -3.6%)

Cost of JMMI basket in November 2023

Map 2: Median prices (UAH) of food and non-food baskets in November 2023, by oblast



JMMI basket primary trends

- In November, the cost of the full JMMI basket decreased in all regions compared to October, with the most significant price declines occurring in the East (-7%) and Center (-5%).
- **The national-level calculation of the full JMMI basket in November revealed a 4% decrease compared to October and was 3% lower than the prices recorded in November 2022.**
- The most expensive JMMI basket was calculated based on prices reported in the North (1065 UAH), followed by Kyiv (1035 UAH) and the West (1024 UAH), whereas JMMI basket prices were reported to be the lowest in the Centre (980 UAH).
- At the oblast level, the highest costs of the JMMI basket were reported in Kyivska (1409 UAH), Poltavska (1202 UAH), and Khersonska (1185 UAH) oblasts.
- A reported increase in prices compared to the previous month for all items within the JMMI basket was reported by 44% of retailer KIs in Ivano-Frankivska, 20% in Sumska, 15% in Zaporizka, 14% in Poltavska and Volynska oblasts.

Table 1: Median prices (UAH) of food basket in November 2023, by region

		West		Centre		South		North		Kyiv		East		National	
Item	**Unit**	**Median Price** in UAH	**Change** since Oct 2023	**Median Price** in UAH	**Change** since Oct 2023	**Median Price** in UAH	**Change** since Oct 2023	**Median Price** in UAH	**Change** since Oct 2023	**Median Price** in UAH	**Change** since Oct 2023	**Median Price** in UAH	**Change** since Oct 2023	**Median Price** in UAH	**Change** since Oct 2023
Bread	500 g	21	▲6%	16	▼2%	16	▼12%	17	▼1%	22	▲2%	17	▲20%	17	▼4%
Buckwheat	1 kg	34	▼7%	31	▼13%	37	▼21%	38	▼8%	33	▼3%	37	▲7%	35	▼2%
Cabbage	1 kg	11	▼3%	8	▼1%	12	▲8%	9	▼12%	10	▼12%	8	▼7%	9	▼11%
Carrots	1 kg	12	▼10%	9	▼10%	15	▲5%	9	▼6%	10	▼4%	9	▼8%	10	▼7%
Chicken (legs, fresh)	1 kg	102	▼9%	103	▼10%	87	▼6%	104	▼9%	124	▼2%	114	▲12%	103	▼8%
Complementary cereal	200 g	92	▲6%	90	▲1%	60	▲7%	87	▼10%	94	0%	64	▼33%	89	▼4%
Eggs (chicken)	10 pcs	52	▼3%	46	▼7%	54	▲9%	49	▼2%	50	▲5%	50	▲1%	50	▲1%
Milk (2.5%, fresh)	900 ml	33	▲3%	32	▲5%	36	▲8%	32	▼2%	31	▲6%	34	▲6%	32	▲1%
Oil (sunflower, refined)	900 ml	47	▼5%	47	▼6%	47	▼20%	50	▲3%	49	▼1%	48	▼6%	47	▼5%
Onions	1 kg	15	▼5%	13	▼12%	15	▲3%	13	▼3%	14	▼5%	13	▼16%	13	▼9%
Potatoes	1 kg	13	▲21%	11	▲20%	13	▲8%	10	▲24%	13	▲14%	11	▲22%	12	▲22%
Rice (round)	1 kg	52	▲3%	49	▲1%	52	▼6%	57	▲8%	59	▲2%	54	▲9%	53	▲3%
Water	1.5 L	15	▲4%	15	▲14%	15	▼1%	15	▼8%	13	▼13%	14	▲1%	15	▲1%
Wheat flour (white)	1 kg	20	▲10%	15	▼13%	19	0%	19	▼4%	20	▲1%	17	▲18%	19	▲4%
Total		**518**	**▼1%**	**486**	**▼4%**	**477**	**▼4%**	**508**	**▼4%**	**542**	**0%**	**491**	**▼2%**	**506**	**▼3%**

Table 2: Median prices (UAH) of non-food (hygiene) basket in November 2023, by region

		West		Centre		South		North		Kyiv		East		National	
Item	**Unit**	**Median Price** in UAH	**Change** since Oct 2023	**Median Price** in UAH	**Change** since Oct 2023	**Median Price** in UAH	**Change** since Oct 2023	**Median Price** in UAH	**Change** since Oct 2023	**Median Price** in UAH	**Change** since Oct 2023	**Median Price** in UAH	**Change** since Oct 2023	**Median Price** in UAH	**Change** since Oct 2023
Body soap	1 bar (75 g)	15	▲7%	11	▼21%	15	▲4%	13	0%	12	▼4%	12	▲2%	13	▼6%
Diapers (infant, 5-9 kg)	1 pack (40-60 pcs)	339	▼10%	346	▼6%	358	▼2%	384	▲2%	350	▼6%	333	▼20%	348	▼7%
Hygiene/sanitary pads	1 pack (10 pcs)	41	▼7%	40	▼2%	37	▼6%	43	▲5%	42	▲1%	46	▲10%	41	▲1%
Laundry soap	1 bar (200 g)	19	▲3%	19	▼7%	22	▲3%	23	▲1%	21	▼3%	20	▲7%	20	▼1%
Toothpaste	1 tube (75 ml)	40	▼6%	34	▼9%	38	▲15%	42	▲13%	27	▲1%	43	▲24%	39	▲8%
Washing powder	1 box (500 g)	52	▼2%	44	▲2%	47	▼6%	52	▲8%	41	▲3%	47	▲4%	47	▲1%
Total		**506**	**▼8%**	**494**	**▼6%**	**516**	**▼1%**	**557**	**▲3%**	**493**	**▼4%**	**500**	**▼12%**	**508**	**▼4%**

Table 3: The median value (UAH) of the full JMMI basket in November 2023, by oblast

Location	JMMI Basket in UAH	Change since Oct 2023
Central		
Vinnytska	998	▼2%
Dnipropetrovska	904	▼6%
Kirovohradska	990	▼5%
Poltavska	1202	▲8%
Cherkaska	947	na
East		
Kharkivska	1070	0%
Donetska	913	na
Luhanska	na	na
Kyiv		
Kyiv city	1035	▼2%
North		
Zhytomyrska	898	▼4%
Kyivska	1409	▲15%
Sumska	1070	▼10%
Chernihivska	1059	▲5%
South		
Zaporizka	976	▼3%
Mykolaivska	994	▼7%
Odeska	1007	▲3%
Khersonska	1185	▼3%
Autonomous Republic of Crimea	na	na
West		
Volynska	1151	▼5%
Zakarpatska	1019	▲4%
Ivano-Frankivska	973	▼2%
Lvivska	1061	▼2%
Rivnenska	991	▼16%
Ternopilska	1149	▲7%
Khmelnytska	1081	▼3%
Chernivetska	1031	▼3%
Overall	**1014**	**▼4%**

PRICES

The cost of the food basket decreased in all regions, although remaining nearly unchanged in Kyiv. Nationally, it amounted to 506 UAH, representing a 3% decrease compared to October.

The decline in food prices was primarily attributed to a decrease in the prices of some types of vegetables in all regions except the South, namely cabbage (by 11%), onions (by 9%), and carrots (by 7%). Vegetable prices remained lower than in November of the previous year, influenced by a good harvest due to favorable weather conditions and increased production in some regions[2].

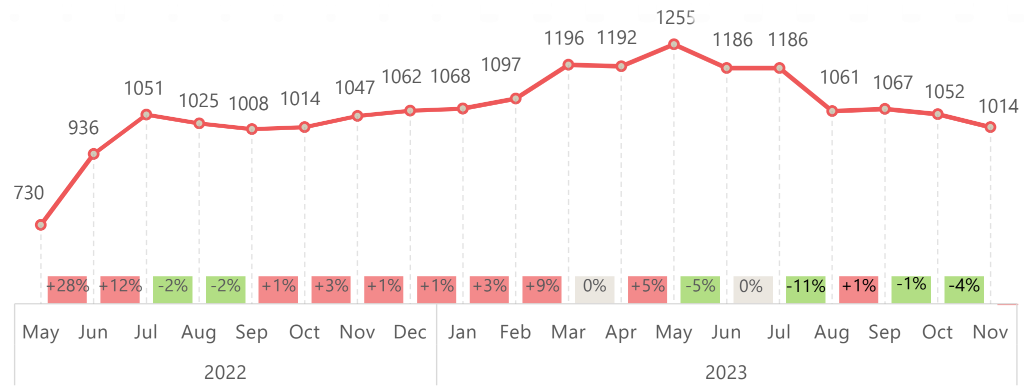
Meanwhile, potato prices rose by 22% over the month, driven by increased demand and a general reduction in stocks due to their unsuitability for long-term storage[3].

Consistent with the previous month, the most expensive food basket was calculated based on prices reported by retailers in Kyiv (542 UAH), while the cheapest was in the South (477 UAH).

The cost of the non-food (hygiene) item (NFI) basket amounted to 508 UAH nationwide in November, representing a 4% decrease compared to October. This reduction in the NFI basket cost was observed in all regions, except the North, where it increased by 3%, totaling 557 UAH and becoming the most expensive NFI basket across all regions.

The least expensive NFI baskets were recorded in Kyiv and the Centre, totaling 493 UAH and 494 UAH, respectively.

Figure 1: Monthly evolution of the JMMI basket price (in UAH)



Map 3: Median prices (UAH) of food baskets in November 2023, by oblast

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AVAILABILITY OF GOODS

Food and hygiene items

In November, food and hygiene items were reported to be widely available, with only 2% of surveyed customer KIs across the country reporting limited availability. These shortages were predominantly noted by customer KIs in the South, with limited availability reported for food items by 8% of customer KIs, and by 7% of them for hygiene items.

At the oblast level, the lowest percentages of full availability for food items were reported in Zaporizka (80%) and Volynska (81%) oblasts. Simultaneously, regarding hygiene items, the greatest availability issues were observed in four oblasts: Khersonska, Zaporizka, Chernihivska, and Volynska (refer to Figure 3).

Figure 3: % of customer KIs reporting availability of hygiene items, by oblast*

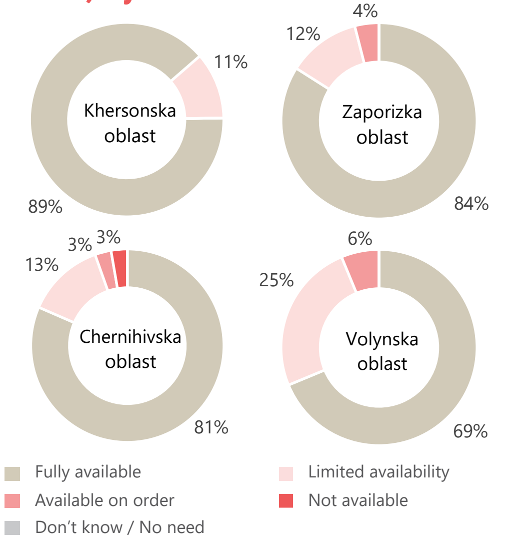
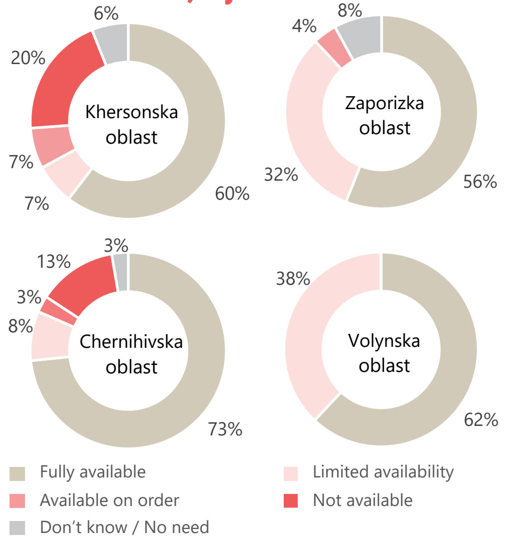


Figure 4: % of customer KIs reporting availability of medications, by oblast*

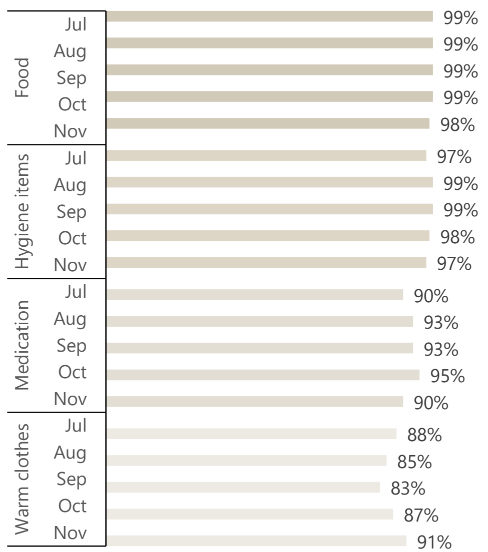


Warm clothes

The survey findings highlight persistent challenges in accessing warm clothes, especially in the South, which is crucial as the cold season sets in (see Figure 5). Of particular concern is the situation in the southern areas near the frontline, such as Zaporizka, Khersonska, and Mykolaivska oblasts, as well as in previously beyond the control of GoU northern Chernihivska, where 36%, 28%, 15%, and 22% of customer KIs, respectively, indicated that warm clothes were not fully available in November**.

Furthermore, respondents in eastern, western, and central oblasts also mentioned difficulties in accessing warm clothes in their local stores or markets. These challenges were notably prevalent among residents of Vinnytska (12%), Volynska (6%), Zakarpatska (5%), Poltavska (4%), and Kharkivska (2%) oblasts.

Figure 2: % of customer KIs reporting full availability of goods, nationally



Medications

In terms of over-the-counter medication, the situation has slightly deteriorated compared to the previous month. While in October 95% of customer KIs reported full availability of medication, in November this percentage decreased to 90% .

The most significant challenges were observed in the South, where 23% of customer KIs noted that medications were not fully available**.

The most concerning situation was found in Khersonska and Chernihivska oblasts, with 20% and 13% of surveyed customer KIs, respectively, reporting complete unavailability of medications. Additionally, in Zaporizka and Volynska oblasts, the highest percentages of reported limited availability were recorded, with 32% and 38% of customer KIs, respectively (see Figure 4).

Figure 5: % of customer KIs reporting availability of warm clothes, by region

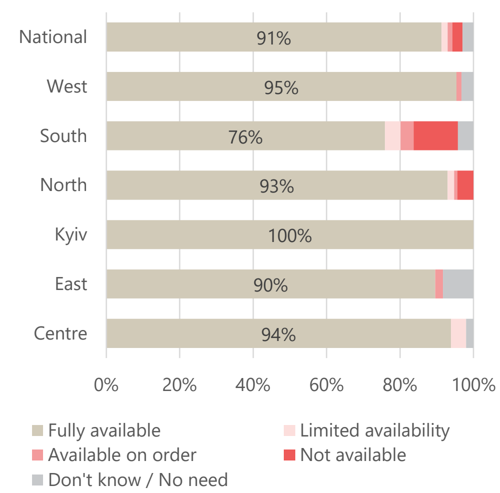
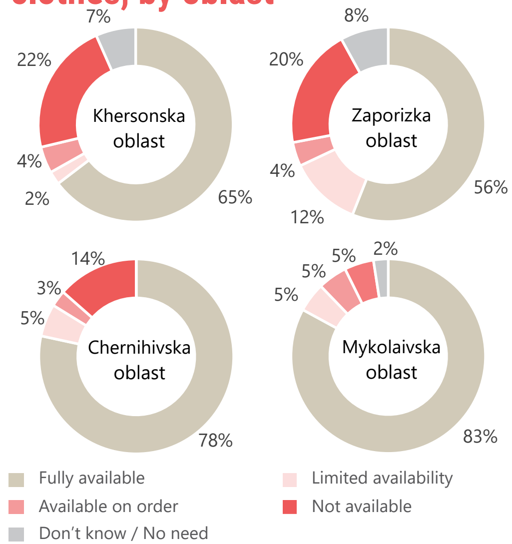


Figure 6: % of customer KIs reporting availability of warm clothes, by oblast*



* In top 4 oblasts with the lowest availability reported.

** This option includes the responses "not available", "limited availability", and "available on order".

AVAILABILITY OF ENERGY RESOURCES AND MARKET PRICES

Availability

The blockade of border crossing points by Polish carriers has led to fuel supply challenges in Ukraine[4]. Despite this, the percentage of customer KIs reporting full availability of vehicle fuel remained nearly unchanged, standing at 79% in November.

However, **Chernihivska and Khersonska oblasts faced the highest availability issues** (see Figure 7). In Chernihivska oblast, 16% of respondents indicated no vehicle fuel availability, and another 13% noted either limited availability or the possibility of obtaining it only through ordering. In Khersonska oblast these figures were 13% and 4%, respectively.

The situation concerning heating fuel has shown a slight nationwide improvement compared to the previous month. In October, 77% of customer KIs reported the full availability of heating fuel, which increased to 88% in November.

The highest availability issues were found in Zaporizka, Khersonska, and Chernihivska oblasts, attributed to their proximity to the frontline or constant ground shelling[5]. Of particular concern, on the brink of winter, is the situation in Zaporizka and Khersonska oblasts, where 40% and 35% of respondents respectively reported that heating fuel was not fully available (see Figure 8). Similar to the previous months, 27% of consumers surveyed in Chernihivska oblast could only receive heating fuel via ordering.

***Note:** on 6 November 2023, Polish carriers began blocking the border with Ukraine. Their main goal was to cancel the transport visa-free regime for Ukraine. Three border crossing points were closed, and another one at the end of November[6].*

Figure 7: % of customer KIs reporting issues with availability of vehicle fuel, by oblast*

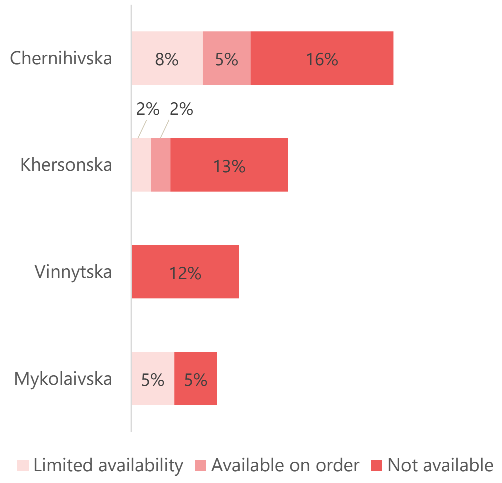


Figure 8: % of customer KIs reporting issues with availability of heating fuel, by oblast*

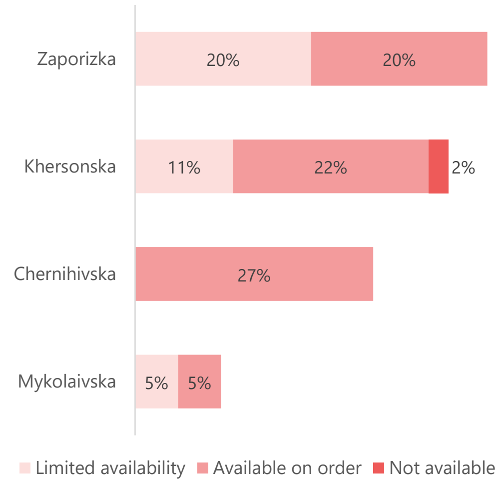
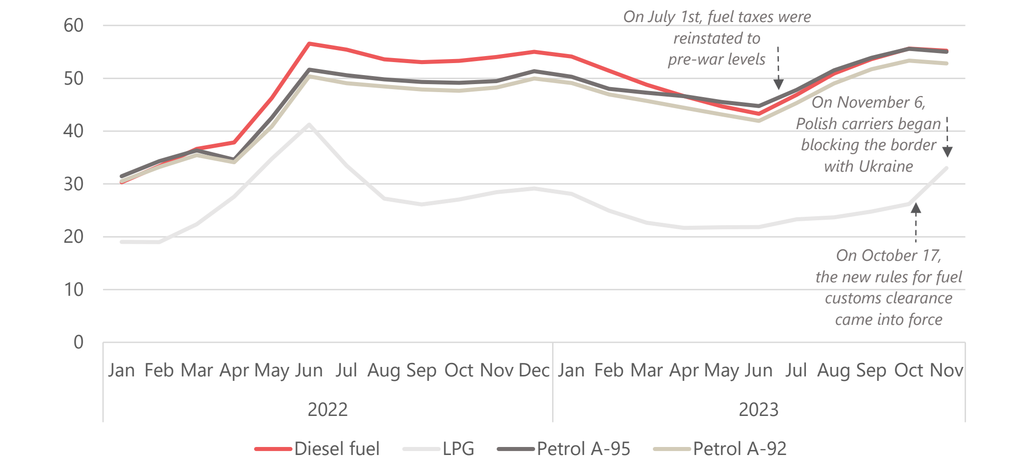


Figure 9: Average consumer price for vehicle fuel, nationally, UAH per litre



Source: SSSU

* In top 4 oblasts with the worst accessibility situation.

Market prices

Fuel prices rose at a higher rate in November, primarily due to supply chain disruptions. This had the most important impact on the cost of LPG. By comparison, other types of fuel had their price decrease at the end of November, as per the trends in the global oil market[7]. According to the SSSU[8], in November, compared to October, average consumer prices for vehicle fuels such as petrol and diesel fuel decreased by 1%, while **LPG prices rose by 26%. This was due to the blocking of key road border crossing points with Ukraine by Polish carriers (30% of LPG imports came through the Polish section of the border)[1].**

According to the JMMI customer KIs survey, respondents reported that the estimated prices of petrol purchased through unofficial sources were equivalent to those obtained through official channels. However, the estimated price of diesel fuel purchased unofficially was slightly lower than the one that obtained through official sources. Specifically, respondents mentioned that both official and unofficial sources offered petrol at 56 UAH per liter. In contrast, diesel was priced at 56 UAH per liter through official sources and slightly lower at 54 UAH per liter through unofficial channels.

Since the beginning of the full-scale war in February 2022, the prices for natural gas, used by customers for heating and cooking, have remained stable at 8 UAH per cubic meter nationwide. Meanwhile, the price of electricity has held steady at 2.64 UAH per kWh, which is more than 1.5 times higher than it was at the beginning of the year.

The price of firewood continued to rise in November. The median value calculated for the national level amounted to 1,520 UAH per cubic metre which is 8% more than in October. The figure was the highest in the South (2,000 UAH).

ACCESS TO STORES

Physical access to stores

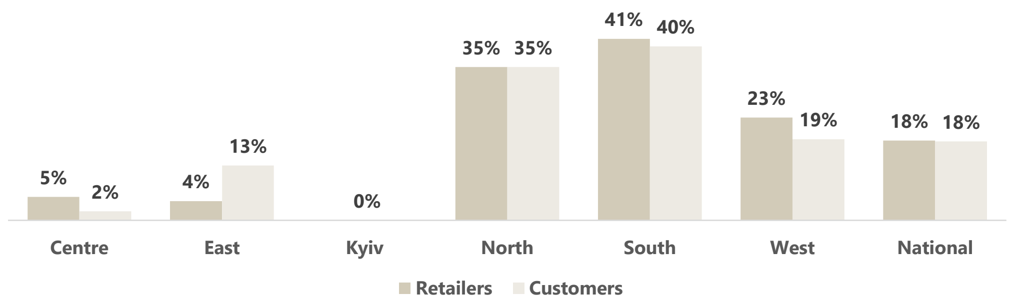
In November at the national level, **18% of both customer and retailer KIs indicated that the full-scale war was affecting their ability to physically access stores or marketplaces** (Figure 10). The highest percentages among the surveyed customers were found in the South (40%) and North (35%), and at the oblast level - in Donetska (n=5/5), Chernihivska (68%), Zaporizka (64%), and Khersonska (56%) oblasts.

The primary reason for the challenge in accessing markets across the country was air alerts, mentioned by 10% of the surveyed customers, with the highest percentage in the North (27%).

Security-related factors significantly impacted customer KIs' access to stores in southern and eastern areas near the frontline. In these regions, customers reported active fighting or shelling (60% in Donetska, 48% in Zaporizka, and 16% in Khersonska oblasts), movement restrictions related to martial law (80% in Donetska and 24% in Zaporizka oblasts), and limited access to local shops and markets due to feeling unsafe while in or approaching shops (16% in Zaporizka oblast).

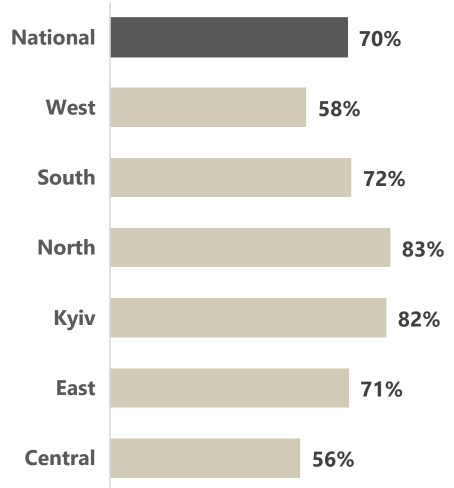
Additionally, customer KIs in Khersonska, Mykolaivska, and Kyivska oblasts reported **damage to buildings or infrastructure in stores or marketplaces, as well as damages or blockages on roads leading to these locations**.

Figure 10 : % of customer and retailer KIs reporting that the full-scale war has affected the ability to access stores, by region



Lack of transportation was an additional factor that physically limited the ability of 60% of customer KIs in Donetska oblast to reach markets in their communities. Moreover, 8% of customers surveyed in Zaporizka oblast indicated **a temporary interruption in shop operations due to power outages.**

Figure 11: % of customer KIs reporting that financial factors have affected their access to stores or marketplaces, by region



Financial factors

Financial factors continued to negatively impact customer KIs' access to goods in stores and marketplaces across Ukraine, as reported by 70% of respondents in November (Figure 11). The most acute situation was observed in Donetska, Sumska, and Chernihivska oblasts, where almost all customer KIs noted financial issues.

Rising prices were mentioned as the primary reason for financial challenges, cited by 60% of customer KIs. The highest percentages of respondents noting this obstacle were in Kyiv and the North (78% in each region), as well as in the East (71%).

Furthermore, 40% of customer KIs in the South, and 19% in the North indicated that they **could not afford to buy goods in stores.**

The ongoing increase in fuel prices* affected customers, with 24% of respondents citing high fuel prices.

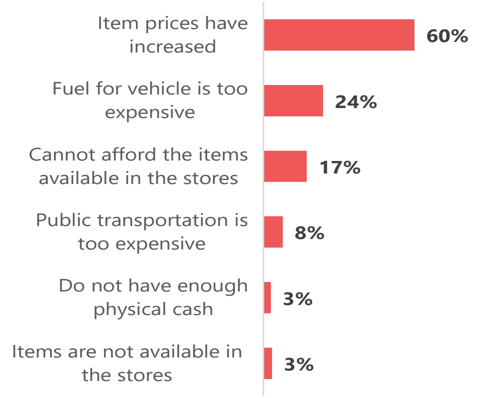
The influence of fuel price increases was most pronounced in the East and North, where 35% and 30% of respondents, respectively, mentioned that fuel for their cars was too expensive.

The high cost of public transport was also a constraint, mostly in the West (reported by 17% of respondents) and South (11%).

It is worth noting that **customer KIs in the South reportedly faced payment issues, as 16% of them noted that they did not have enough physical cash, and vendors were reluctant to accept other payment options.** This challenge was particularly pronounced in Zaporizka (36%) and Khersonska (29%) oblasts.

As a consequence, **the issue of affordability remains crucial nationwide, but especially in areas close to the frontline or those previously beyond the control of the GoU, such as Donetska, Sumska, and Chernihivska oblasts, where it represents a barrier to accessing goods in markets.**

Figure 12: Main financial barriers** to accessing stores reported by customer KIs, nationally



** The percentages were obtained from multi-choice question.

* Please see "Market prices" on page 6.

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MARKET FUNCTIONALITY

Current difficulties

In November, 21% of retailer KIs reported challenges in maintaining operational and well-stocked stores. **Retailer KIs in the South faced difficulties more frequently than those in other regions of Ukraine (48%), and the highest percentage was reported by retailer KIs in Zaporizka oblast (80%).**

Nationwide, the primary difficulty reported by retailers was high prices from suppliers (14%), with this being most frequently reported in Zaporizka and Ivano-Frankivska oblasts (67% in each oblast).

Physical hazards predominantly affected retailers in the South, particularly in areas along the frontline, such as Zaporizka and Khersonska oblasts. Specifically, 20% of retailers surveyed in Zaporizka oblast cited difficulties related to physically dangerous conditions, and a further 20% noted restrictions on movement. Additionally, **33% of retailer KIs in Zaporizka oblast and 23% in Khersonska mentioned challenges in accessing money to pay suppliers.**

Map 4: Approximate percentage of working retailers in November 2023 from the pre-war level, reported by retailer KIs, by hromada

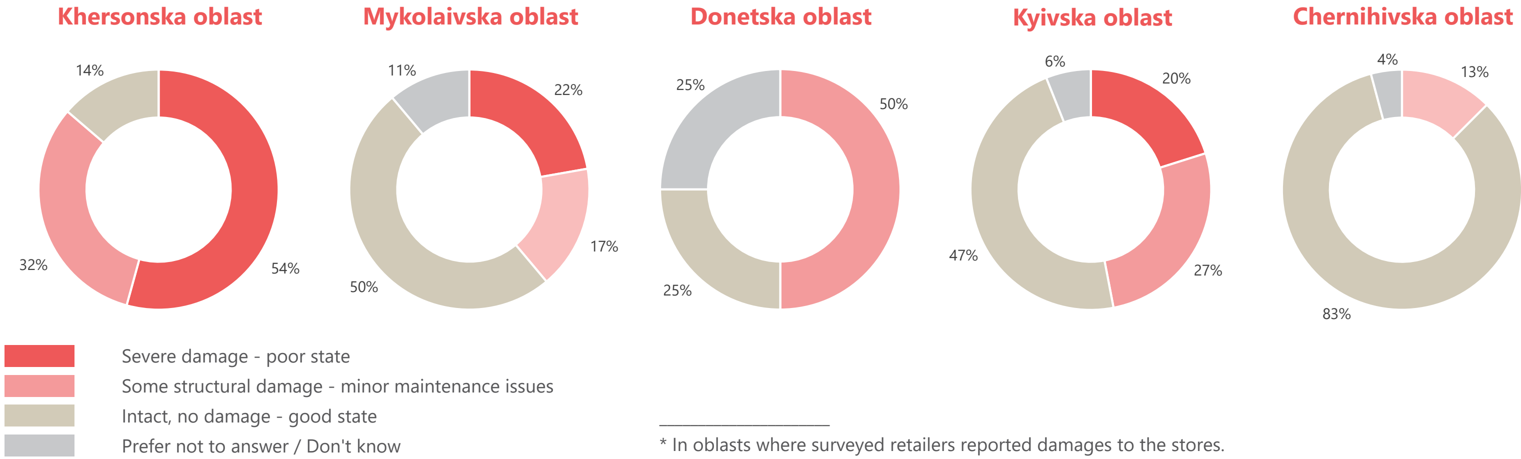
In November, retailer KIs were asked to estimate the percentage of retailers operating in their marketplace compared to pre-war levels. **The lowest percentage of operating retailers was revealed in Khersonska oblast, where it ranged from 25% to 50%** (see map 4)**.** The estimated percentages at the national level were indicated to vary from 75% to 100%.

Retailer KIs were also asked to describe how the majority of stores in their marketplaces were affected by the war. **In oblasts close to the frontline, such as Khersonska, Mykolaivska, and Donetska, as well as in the previously beyond the control of GoU Kyivska and Chernihivska, retailer KIs reported severe or some structural damage** (see Figure 13). Stores being in a poor state was more frequently reported in Khersonska oblast (by 54% of retailer KIs).

Challenges in the coming months

The survey findings reveal that **53% of retailers surveyed nationally anticipated encountering new difficulties in the near future due to the full-scale war.**

Figure 13: % of retailer KIs reporting damage to the majority of shops in their marketplace due to the war*



* In oblasts where surveyed retailers reported damages to the stores.

Top 2 challenges retailer KIs expect to face in the coming months due to the war, nationally

1	44%	Rising prices
2	35%	Reduced purchasing power of customers

The most alarming situation was identified in the North, where 85% of retailer KIs reported expecting an increase in prices, and 64% anticipated a decrease in the purchasing power of customers.

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FINANCIAL SERVICES

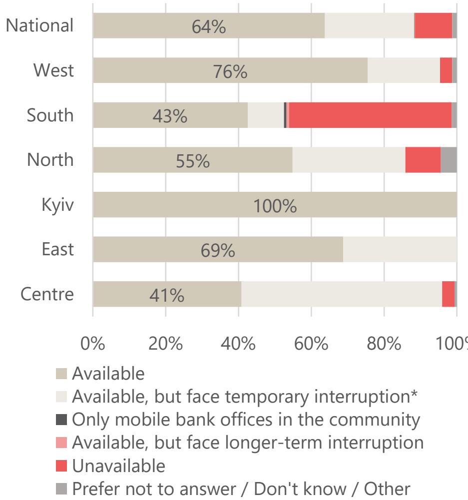
Banks

The percentage of customer KIs reporting the full availability of functioning bank branches offering all their regular services remained unchanged since October, amounting to 64%.

Air attacks reportedly restricted the opening hours of bank branches across the country except Kyiv, with the highest proportion of respondents noting this in the Centre (55%).

As in the previous months, the greatest difficulties in accessing the full spectrum of banking services were experienced by respondents in the South, with 45% of surveyed customers indicating the absence of functioning banks in their communities. These challenges were particularly reported in Khersonska (with 67% of respondents), Zaporizka (60%), and Mykolaivska (44%) oblasts.

Figure 14: % of customer KIs reporting availability of functioning banks, by region



ATMs

In November, similar to the previous month, 88% of customer KIs reported the full availability of ATMs.

Significant access issues were still observed in the South, where 39% of customer KIs in November reported the absence of ATMs in their communities.

In this region, challenges with the absence of ATMs were faced the most by surveyed residents of Zaporizka oblast (60%), followed by Khersonska (49%), and Mykolaivska (44%).

Besides, 11% of customer KIs in Khersonska oblast reported that available ATMs were not functioning due to a lack of cash.

Additionally, power outages impacted access to ATMs for 17% of respondents in Odeska oblast.

Figure 15: % of customer KIs reporting availability of functioning ATMs, by region

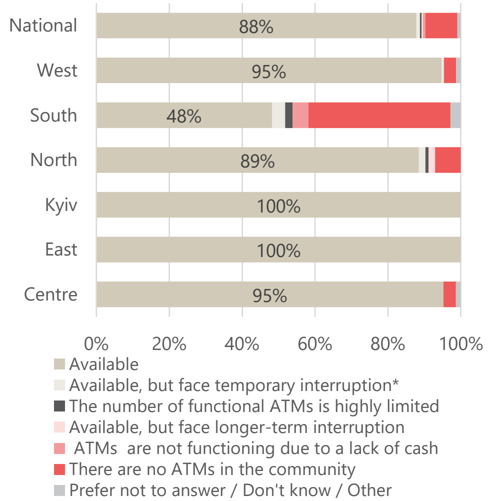
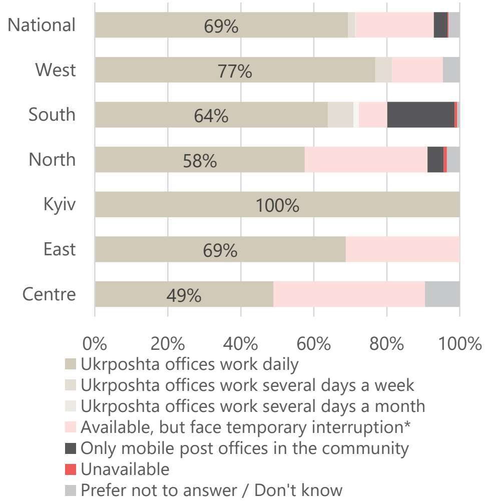


Figure 16: % of customer KIs reporting availability of functioning Ukrposhta offices, by region



Ukrposhta**

In November, 69% of customer KIs reported that Ukrposhta offices operated daily and provided all of their regular financial services, a figure nearly identical to the previous month's 70%.

Consistent with the previous months, **the survey findings did not indicate any significant restrictions on access to Ukrposhta branches.** The only point of inconvenience reported was that Ukrposhta offices did not operate during air alerts, primarily affecting customers surveyed in the Centre (42%), followed by the North (33%), and the East (31%).

Additionally, 47% of customer KIs in Khersonska oblast mentioned the availability of only mobile post offices in their communities.

Payment modalities

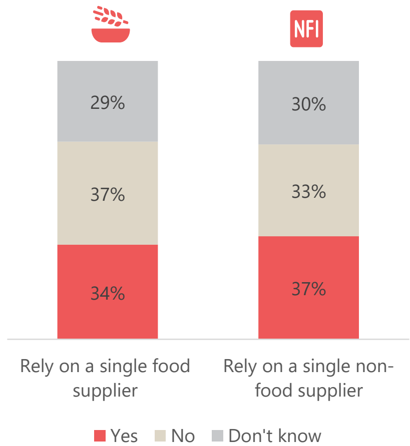
The main payment modalities accepted by retailer KIs in November were cash (100%), credit cards (90%), debit cards (68%), mobile apps (63%), and vouchers from the UN or NGOs (3%).

SUPPLY

The survey consistently reveals a concerning trend: a considerable number of businesses depend on a single supplier for either food or non-food items. This poses substantial risks in terms of sustaining the necessary stock levels.

The issue seems most pronounced in the South, with November survey findings indicating that 64% of retailer KIs in this region rely on a single supplier for food, as well as 65% for hygiene items. This tends to highlight a heightened vulnerability in the South's supply chain dynamics.

Figure 17: % of retailer KIs reporting that they mostly rely on a single supplier, nationally



* Temporary interruptions during air alerts or power outages.

** Ukrposhta is Ukraine's national post.

MACROECONOMICS

Inflation

The consumer price index increased by 0.5% in November compared to October. Moreover, it remained 4.4% higher than at the beginning of the year and 5.1% higher than in November 2022[9].

The deceleration in inflation in November was driven by the price dynamics of non-food products, in particular clothing and footwear prices[6].

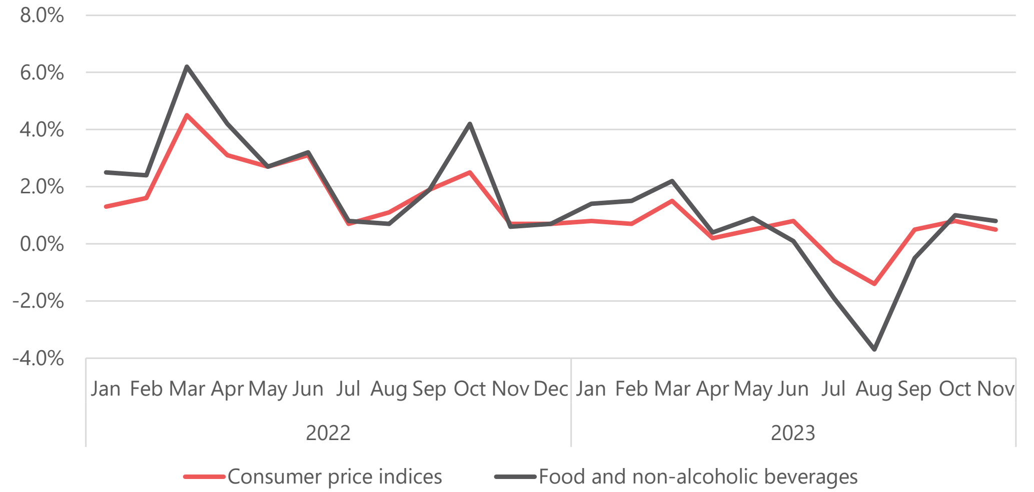
Economic activity

In November, high yields of late crops and a faster harvesting campaign supported agriculture, stable consumer demand fostered retail trade, continued operation of the temporary sea corridor and an increase in rail transport shored up the transportation sector, while defense orders supported manufacturing[2].

However, according to the Monthly Business Outlook Survey by NBU[10], companies' short-term expectations of their current performance were again guarded, for the second month in a row. Hostilities and their repercussions, rising security risks, disrupted supply chains, somewhat limited electricity supply, higher electricity prices for businesses, tax changes, narrowing investment demand, and shortages of skilled workers, are continuing to dampen companies' economic activity, while also negatively affecting their expectations.

The negative balance of Ukraine's foreign trade of goods in January-October 2023 increased three times compared to the same period in 2022 (to $22.4 billion from $7.1 billion)[12]. According to the SSSU, Ukraine's exports of goods decreased by 19% in this period compared to January-October 2022, while imports increased by 18.8%.

Figure 19: Monthly inflation rate (%)



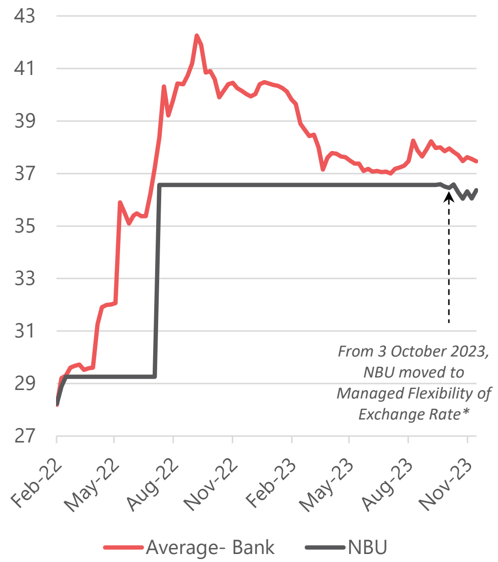
Source: SSSU

Table 5: Price increase of selected medicines, nationally

Representatives goods	Average consumer prices in UAH	Change since Oct 2023	Change since Nov 2022
Antibiotics of domestic brands	52.28	▲2%	▲21%
Antibiotics of imported brands	195.35	▲1%	▲3%
Antipyretic and analgesics of domestic brands	19.92	▲3%	▲19%
Antipyretic and analgesics of imported brands	26.26	▲1%	▲7%
Vasodilating agents of domestic brands	14.98	▲2%	▲14%
Vasodilating agents of imported brands	68.87	0%	▲5%

Source: SSSU

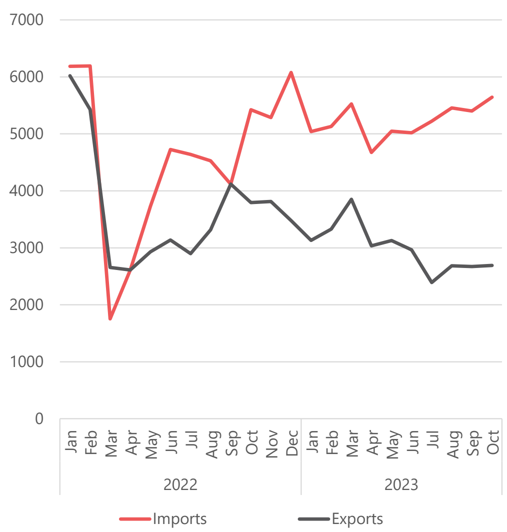
Figure 18: Mid-market exchange rate for the US Dollar (USD)



Source: MINFIN

* As per the new regime, the official exchange rate will be shaped by the exchange rate used for transactions in the interbank FX market instead of being set by the NBU[11].

Figure 20: Changes in gross value of exports and imports of Ukraine (million USD)



Source: SSSU

Table 6: Top 10 oblasts with the highest average monthly rent for a one-bedroom apartment (UAH) in November 2023

Oblast	Average rent in UAH	Change since Oct 2023	Change since Nov 2022
Zakarpatska	12731	0%	▲53%
Lvivska	11848	▼1%	▲24%
Kyiv City	8727	▲1%	▲14%
Khmelnytska	7671	▲2%	▲7%
Cherkaska	7269	▲1%	▲22%
Chernivetska	7143	0%	▲1%
Rivnenska	7005	▲15%	▲33%
Dnipropetrovska	6193	0%	▲2%
Zhytomyrska	6141	▲1%	▲39%
Ivano-Frankivska	6124	0%	▲28%
Ukraine	**6585**	**▲1%**	**▲17%**

Source: SSSU

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Methodology

Data collection is a joint, partner-led exercise carried out once per month by participating CWG members across the country. The methodology for collecting primary data focuses on quantitative, structured interviews with purposively sampled interviewees. Two harmonized questionnaires are used: one targeting retail market traders who act as key informants (KIs) for their respective markets, and another targeting customers in monitored stores and marketplaces for individual interviews.

Field teams must aim to collect a minimum of three prices per item per assessed hromada, interviewing retailer KIs until this threshold is met, and must also submit a minimum of five customer KI interviews per assessed hromada. Only the price of the least expensive commonly purchased brand or variety is recorded for each item. All data is collected by field staff trained on the common JMMI methodology and tools; it is then submitted to a common CWG KoBo server and is cleaned and analyzed by REACH on behalf of the CWG.

Secondary data, in particular data from the State Statistics Service of Ukraine, are also integrated into the JMMI and used for triangulation where possible.

The prices reported in this factsheet are 'location medians', designed to minimize the effects of outliers and unequal numbers of prices submitted from diverse locations. First, the median prices of each assessed item is calculated within each assessed hromada; then, for each item, REACH calculates the median of this list of hromada-level medians across larger geographical areas (raions, oblasts, regions, and the whole of Ukraine).

More details on the methodology can be found in the JMMI terms of reference (ToR), available here.

Challenges and Limitations

As the JMMI relies on purposive sampling methodologies, the results must be regarded as indicative and not representative. Furthermore, results are indicative only of market conditions during the time frame in which they were collected.

The JMMI methodology records the price of the least expensive commonly purchased brand or variety available in the store for each item. As brand availability may vary from area to area, price comparisons across areas may sometimes be based on slightly varying products.

In some cases, partners were unable to collect the minimum number of retailer KI or customer KI interviews required by the JMMI methodology. Where necessary, imputation from raion-level or oblast-level medians was used to compensate for missing prices and enable the cost of the JMMI basket to be calculated.

While the JMMI's remote monitoring methodology produces reliable data on prices and availability, further data on market functionality cannot be collected using this methodology.

As the JMMI continues to expand into new hromadas, some changes in the overall median prices may be driven by shifts in coverage rather than by true price.

About REACH

REACH Initiative facilitates the development of information tools and products that enhance the capacity of aid actors to make evidence-based decisions in emergency, recovery and development contexts. The methodologies used by REACH include primary data collection and in-depth analysis, and all activities are conducted through inter-agency aid coordination mechanisms. REACH is a joint initiative of IMPACT Initiatives, ACTED and the United Nations Institute for Training and Research - Operational Satellite Applications

Endnotes

1 Ekonomichna Pravda "Prices for automotive gas have increased by 25%. What is the reason and what will happen next?"', 21 November 2023, available here

2 National Bank of Ukraine "Macroeconomic and Monetary Review, December 2023", 6 December 2023, available here

3 Eastfruit "Increased demand for potatoes allowed Ukrainian farmers to once again raise prices", 6 December 2023, available here

4 LIGA.net "Due to the blockade of the border, Ukraine faces problems with fuel supply - Ministry of Agrarian Policy", 25 November 2023, available here

5 TEXTY.ORG.UA "Under attack. What and when Russia shelled in Ukraine", 30 November 2023, available here

6 Reuters "Polish truckers start round-the-clock blockade of fourth Ukrainian border crossing", 27 November 2023, available here

7 National Bank of Ukraine "NBU November 2023 Inflation Update", 14 December 2023, available here

8 State Statistics Service of Ukraine "Average consumer prices for goods (services) in Ukraine in 2023", 13 December 2023, available here

9 State Statistics Service of Ukraine "Price indices", 8 December 2023, available here

10 National Bank of Ukraine "Monthly Business Outlook Survey, November 2023", 1 December 2023, available here

11 National Bank of Ukraine "NBU Introduces Managed Flexibility of Exchange Rate to Strengthen Resilience of the economy and the FX Market", 2 October 2023, available here

12 State Statistics Service of Ukraine "Ukraine's foreign trade in goods in January-October 2023", 15 December, available here

About the CWG

The Ukraine Cash Working Group (CWG) was established in 2016 and is currently co-chaired by ACTED and OCHA. It is a technical working group within the Inter Cluster Coordination Group (ICCG) under the overall strategic and programmatic direction of the Humanitarian Country Team (HCT). The CWG focuses on the operational coordination of Multi-Purpose Cash (MPC) programming and the support to the coherence of the use of cash as a modality in the wider humanitarian response.

Participating partners

Donors