

# Rapid Cash Feasibility Assessment Bilopilska Hromada, Sumska Oblast

August 2024  
Ukraine

## KEY MESSAGES



All consumers surveyed (47 of 47) reported **shelling** or fear of shelling as the **main security barrier to accessing markets**, followed by limited communications (37), transportation issues (29), and reduced market hours (28).

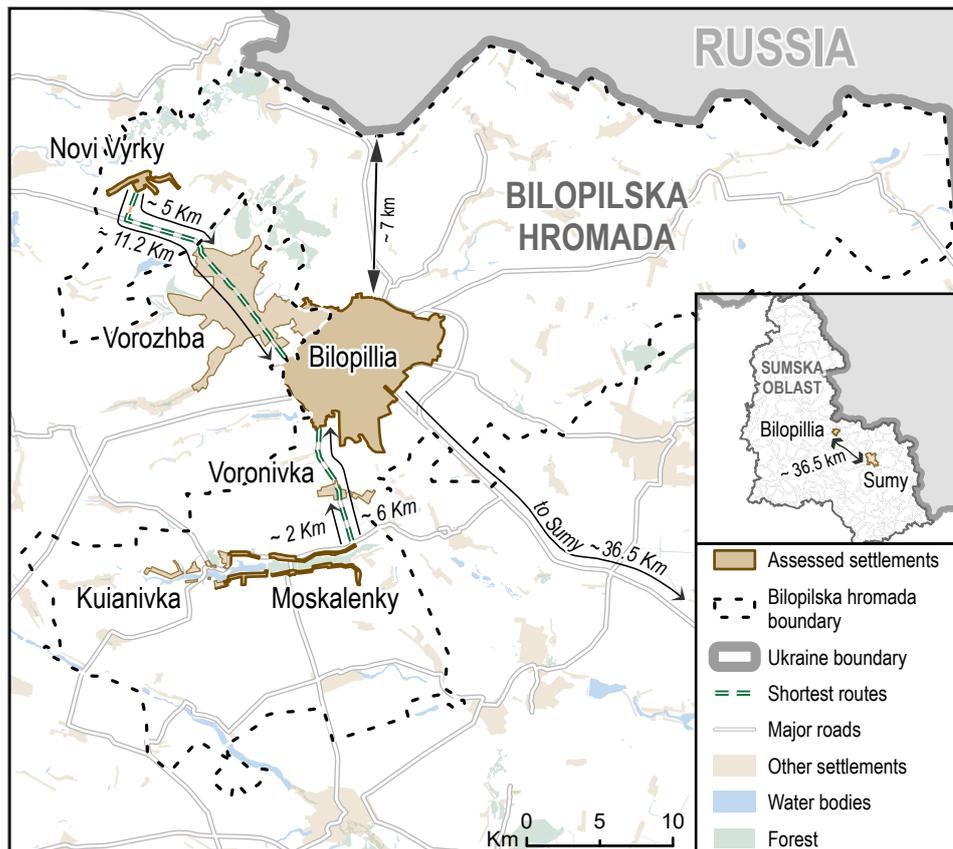


While according to most consumers basic food and hygiene items were available, half of them (23 of 47) said they **would spend cash assistance to purchase food**, including all respondents in Novi Vyrky (9 of 9).



A large number of respondents (38 of 47) reported having **access to cash** in Bilopillia, however there are reportedly **no functioning banks** and most ATMs are not functioning at all or only functioning with interruptions caused by electricity cuts or lack of physical cash in the machines.

**Map 1:** Assessed settlements in Bilopilska hromada and settlements where surveyed consumers have access to markets



## CONTEXT & RATIONALE

Bilopilska hromada, located in the central-east part of Sumska oblast and bordering the Russian Federation, was partially under the control of the Russian government from February 2022 until April 2022, when it was regained by Ukraine. Due to proximity to the Russian border, the settlements of hromada are subject to regular artillery shelling and drone attacks which [interrupt daily life](#).

The current total population in the assessed hromada is [estimated at 21,000](#), including 2,300 IDPs, 900 returnees. But due to the ongoing evacuation of civilians from [the frontline area since 2023](#) and the escalation of hostilities on the border with Russia in August 2024 which [worsen the humanitarian situation](#), it is difficult to calculate the current population at the hromada level.

This assessment focused on 3 settlements in different areas of the hromada: **Bilopillia** as the hromada center, and **Moskalenky** and **Novi Vyrky** as smaller settlements on the west and south parts of hromada that have a combined population of about 7,400 (see Map 1).<sup>1</sup>

This assessment was initiated by the Cash Working Group's Task Team on Cash and Voucher Assistance (CVA) Feasibility in order to assess whether cash assistance would be feasible in the settlements of Bilopilska hromada that are close to the frontline and affected by regular shelling.

## METHODOLOGY:

Task Team members People in Need and Save the Children interviewed 2 retailers and 47 consumers throughout the 3 settlements in Bilopilska hromada. Due to the security situation in the studied settlements, interviews were conducted over the phone. Data collection took place from 13 to 20 August 2024. **Findings presented in this factsheet should be considered indicative of the overall situation.**

## Access to Cash and Markets

Among the assessed settlements, **all respondents in Bilopillia** (30 of 30) **shop in their town**, while most surveyed consumers in **Moskalenky** (5 of 8) and **Novi Vyrky** (7 of 9) reportedly **go to stores in nearby settlements** like Vorozhba, Voronivka, Kuianivka or Bilopillia. Four consumers (2 each from Moskalenka and Novi Vyrky) informed that they mostly go shopping in Sumy, which is 36.5 km from Bilopillia, where they can buy everything needed and withdraw cash. Only one respondent in Novi Vyrky reported shopping within the settlement, where it takes her less than 20 minutes walking to access the market. Out of 47 respondents, 21 need less than 20 minutes to get to the store, 22 need between 20 minutes and 1 hour, and 4 need more than 1 hour. To get to the store in Bilopillia, the majority (26 of 30) of respondents walk to the markets, while in Moskalenky (4 of 8) and Novi Vyrky (4 of 9) they mostly use public transportation. Only four surveyed consumers use personal cars.

All (47 of 47) interviewed identified **shelling or fear of shelling as the main security barrier** to market access followed by the presence of landmines/UXO (17 of 47) as this hromada was under occupation in 2022. A lack of bomb shelters was also a concern for 14 of 47 respondents, notable as this area suffers under constant artillery shelling and drone attacks. Both surveyed retailers were also afraid of shelling and mine/UXO presence (see Table 1).

Physical barriers are also an issue in Bilopilska hromada, where 37 of 47 consumers reported **limited communication** which makes it impossible to contact anyone in case of emergency. The **lack of transportation** (29) and reduced market hours (28) also created barriers in getting to markets according to consumers. Damaged roads leading to markets were noted by all interviewed in Moskalenky and Novi Vyrky.

**Table 1:** Consumer’s reported barriers to access the market

Name of barrier	Bilopillia (30)	Moskalenky (8)	Novi Vyrky (9)
Shelling, fear of shelling	100%	100%	100%
Limited communications	73%	88%	89%
Limited transportation	60%	63%	67%
Reduced market hours	70%	50%	33%
Damaged roads	10%	100%	100%
Presence of mines/UXO	30%	50%	44%
Lack of bomb shelters	23%	50%	33%
Presence of militaries	30%		
Fear of robbery	20%		
Checkpoints	7%	13%	11%
Fear of harassment	7%		
Fear of kidnapping	7%		

*“You can’t always withdraw cash, either because it’s not available or because you can’t get to an ATM. There are shops, and groceries seem to be available, but only the most [basic] necessities”.*

- Consumer in Novi Vyrky

*“It often happens that there is no cash in the ATM, so people have to go to Sumy to withdraw it. There seems to be groceries, but still, if we need to purchase something [in large amount], we go to Sumy”.*

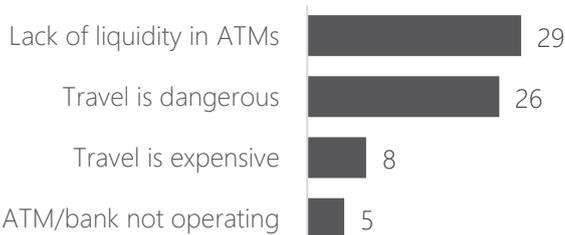
- Consumer in Bilopillia

Of the 47 respondents, **38 reported having access to cash in Bilopillia**, 7 went to Sumy, and 2 had primary access to cash in their settlements through Ukrposhta. The **majority** (40 of 47) **withdraw cash from ATMs/banks**, and 15 reported having access to cash in an Ukrposhta office or mobile unit. However, according to surveyed retailers, there are **no functioning banks** in this settlement or nearby settlements, in addition, **most ATMs are not functioning at all or functioning with interruptions** from electricity cuts and lack of physical cash in the machines. At the same time, retailers noted that Ukrposhta is fully available including financial services.

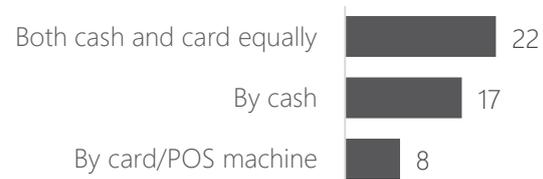
Consumers largely agreed that ATMs sometimes operate, but there are issues (ie. liquidity). The second identified barrier in accessing cash is security as constant shelling makes travel dangerous. Expensive transport was also noted by 8 of 47 consumers (see Graph 1).

The surveyed consumers use a variety of payment modalities: 22 reported paying by both cash and card equally, 17 mostly pay by cash, and 8 respondents in Bilopillia primarily pay by card/POS (see Graph 2). Both retailers surveyed accept payments in cash and direct bank transfers, but only one can reportedly use POS machines.

**Graph 1:** Consumer’s barriers to access the cash



**Graph 2:** Consumer’s payment modality



### Item Availability and Affordability

According to the information provided by consumers, Bilopillia, Moskalenky and Novi Vyrky reportedly have **basic food and hygiene products available**, though baby food, diapers, and urinary incontinence products were reportedly less available (see Graph 3). The absence of children’s items might be explained as families with children are advised to evacuate to safer areas. Shelter repair materials (tarpaulins, insulation foam, cement, OSB) and winter items (solid fuel, winter clothes, warm blankets) were mentioned as available by several consumers in Bilopillia, Kuianivka, and Vorozhba. However, 14 consumers answered “I don’t know” when asked about the availability of shelter repair materials and 8 gave the same answer when asked about the availability of winter items.

According to REACH’s Shelter Response Support Assessment, the five most urgently needed resources or materials for shelter repairs across Bilopilska hromada are cash to pay for repair materials and/or labour, roofing materials, doors, windows, and plaster. Materials are present, but in insufficient quantities because suppliers feel unsafe making deliveries, and supply stores are closed.<sup>2</sup>

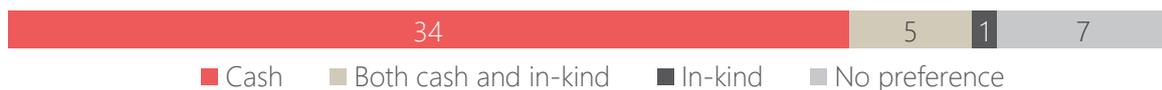
Both retailers reported the ability to keep at least a 7-day supply of food and hygiene items in their shops. However, both retailers felt that the markets could partially meet consumer demand in terms of volume and basic product range. Suppliers often refuse to bring goods for security reasons, so sometimes retailers have to go to Sumy to purchase goods themselves. They suffer from power outages, which has a significant negative impact on their operations, although both retailers reported having generators.

The **majority of consumers** (40 of 47) reported that **prices had increased** over the 2 to 4 weeks prior to data collection. High prices prevented 28 of 47 respondents from buying all the needed items. The other reported difficulties included expensive fuel (n=10) and expensive transportation (n=7). At the same time, 17 consumers said that financial factors were not a barrier for them.

Of the 47 consumers, 24 had reportedly received humanitarian aid via food kits at least once, 23 had received hygiene kits at least once, and 3 informed that they had received cash assistance from a humanitarian or charity organization in the last 3 months. Notably, a woman in Novi Vyrki reported that her family’s house is located on the edge of the village and they are unable to go and receive humanitarian aid because their car is broken and it is too far and dangerous to go because of the shelling.

The **majority of the surveyed consumers** (34 of 47) **expressed a preference to receive humanitarian aid in cash**, primarily because it provides the ability to choose the products they need. A woman in Moskalenky said she had received food and hygiene kits, some items of which she did not use, so she preferred cash assistance. Five consumers were in favor of a combination of cash and in-kind assistance because sometimes needed goods, especially shelter repair items, are absent in stores but provided by humanitarian organizations. One older man in Moskalenky preferred only in-kind assistance because it was convenient for him, he no longer needed to go shopping. And seven interviewed have no preferences (see Graph 4).

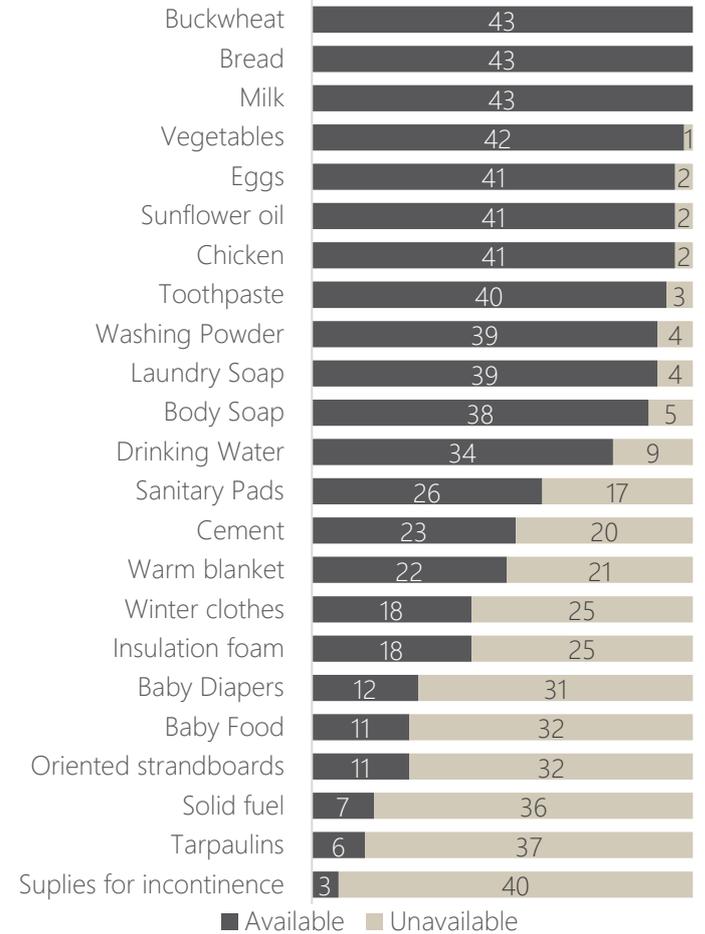
**Graph 4:** Consumer preferences for modality of humanitarian assistance



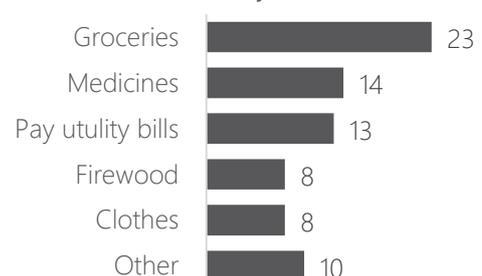
Of the 34 who preferred cash assistance, 25 would prefer to receive all assistance as cash in place of in-kind items, while the remaining 9 would like to continue receiving in-kind assistance but have any additional assistance in cash.

Half of the respondents (23 out of 47) said they would spend cash assistance to buy food, including all interviewed in Novi Vyrki and 5 out of 9 in Moskalenky (see Graph 5). Consumers would also spend cash on medicines (14), utility bills (13), firewood (8) and clothing (8). One 20-years-old woman said she would spend money to help her family evacuate.

**Graph 3:** The list of available items according to the consumers reports<sup>3</sup>



**Graph 5:** Consumer would buy for the cash assistance



## Conclusions

This assessment found that the market in Bilopillia is functioning to some degree and basic food and hygiene items are available, while a lack of stores in Moskalenky and Novi Vyrky makes it necessary for consumers to shop in nearby settlements. Consumers are generally able to use both cash and card payments, though access to physical cash is limited due to a lack of functioning banks and limited functionality of ATMs in the hromada. However, UkrPoshta is reportedly working.

The majority of respondents prefer cash assistance because it gives them the freedom to choose what they want to buy. While half of the respondents received food kits, two-thirds of them would have bought food with cash assistance, and they would have also used it to buy medicines, pay utility bills, buy firewood, clothes, etc.

When planning activities, humanitarian actors need to take into account various factors, especially security and physical access. While basic food and hygiene items are available in local markets, all consumers mentioned potential shelling as a major barrier to accessing markets or cash. Limited communications, including lack of internet, limited transportation, and reduced market opening hours cause significant physical limitations in the daily lives of local residents.

## METHODOLOGY OVERVIEW

This assessment was initiated by the Cash Working Group's Task Team on Cash and Voucher Assistance (CVA) Feasibility in order to assess market functionality and accessibility in hard-to-reach areas, including those within 30 km of the frontline, newly accessible areas, and areas experiencing acute emergency situations, where regular programming may be difficult. Data was collected by two members of the Task Team: People in Need and Save the Children. Structured key informant interviews took place over the phone between 13 and 20 August 2024. Interviews were conducted as follows: 2 retailers and 30 consumers in Bilopillia, 8 consumers in Moskalenky, 9 consumers in Novi Vyrky.

Of the 47 consumers, 32 were female and 15 were male. 1 KI was between 18-30 years old, 34 were between 31-59, and 12 were 60 or older.

**Findings presented in this factsheet are illustrative of inhabitants' accessibility to cash and markets in these specific locations and therefore should be considered as indicative only of the overall situation across the hromada.**



## ENDNOTES

<sup>1</sup> According to IOM Ukraine's Flow Monitoring and Frontline Population Baseline Assessment (1-13 August).

<sup>2</sup> REACH's Shelter Response Support Assessment report available upon request.

<sup>3</sup> Those four consumers who primarily shop in Sumy were excluded from this graph.