

# Rapid Cash Feasibility Assessment

## Velykopysarivska Hromada, Sumaska Oblast

August 2024  
Ukraine

### KEY MESSAGES



All surveyed consumers (33 of 33) **primarily access markets in their own settlements**. However, shelling, limited communication, and damaged roads cause significant security and physical barriers.



Due to **lack of ATM/banks**, the majority of respondents have **access to cash in Okhtyrka** (the raion center); half of the respondents (17 of 33) rely on family/friends for access to cash on their behalf.



Surveyed consumers generally reported **access to basic food and hygiene products** (except for baby products) in all assessed settlements, though **shelter repair materials** and **winter items** were mostly **not available on the market**.

### CONTEXT & RATIONALE

Velykopysarivska hromada, located in the south-east part of Sumaska 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 of the assessed hromada is [estimated 5,000](#), including 350 IDPs, 550 returnees. But due to the ongoing evacuation of civilians from [the frontline area since 2023](#) and the intensification 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. The hromada authorities reported that some internally displaced persons (IDPs) are returning to their settlements.<sup>1</sup>

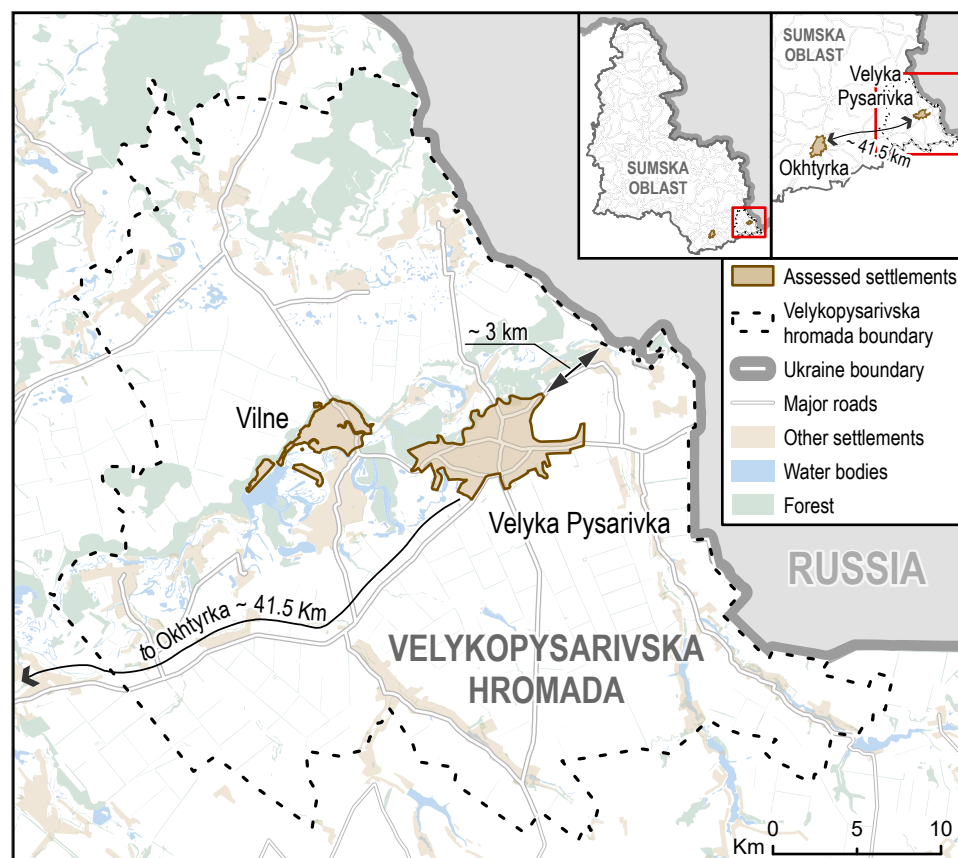
This assessment focused on 2 settlements: **Velyka Pysarivka** as the hromada center and **Vilne** as a smaller settlement that have a combined population of about 1,300 (see Map 1).<sup>2</sup>

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 Velykopysarivska hromada that are close to the frontline and affected by regular shelling.

### METHODOLOGY:

Task Team member ACTED interviewed 4 retailers and 33 consumers throughout the 2 settlements in Velykopysarivska 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.**

Map 1: Assessed settlements in Velykopysarivska hromada



## Access to Cash and Markets

Of the 33 consumers surveyed, **all 33 reported primarily shopping in stores in the settlements where they live**. According to consumers, in Velyka Pysarivka there are 6 open shops, and in Vilne there are 3 open shops. Shops seem to be accessible and nearby, as half of respondents (17 of 33) get to the markets by bicycle, one-third walk, and five by car. For the majority of respondents (26 out of 33), it takes less than 20 minutes to get to the store, 6 spend between 20 minutes to 1 hour, and one older woman was cared for by a social worker who brought all needed goods for her.

The **main security barrier** to market access for 32 of 33 consumers was **shelling or the threat of shelling** (see Table 1). Other security factors mentioned were the presence of mines/UXOs (n=18), and lack of bomb shelters (18). The **main physical barrier** to accessing markets was **damage roads leading to the marketplace** (28), and **limited communication** during travel in case of emergency (26). Surveyed retailers are also afraid of shelling, but also mentioned on lack of bomb shelters and the presence of landmines/UXOs as well.

*"The situation is consistently tense. There are problems with mobile communications, lack of internet, lack of jobs. But if we look at the work of the stores, in our situation they are working normally."*

- Consumer in Velyka Pysarivka

Due to the reported **lack of banks and ATMs** in Velykopysarivska hromada, a vast majority of surveyed consumers (30 of 33) **indicated Okhtyrka** (41.5 km away) **as the main settlement where they have access to cash**, while only two respondents in Vilne primary rely on a mobile Ukrposhta unit to receive physical cash. While some respondents travel to withdraw cash on their own, **half reportedly relied on friends, relatives, or neighbors** who were able **to withdraw cash** for them in Okhtyrka, Kyrykivka, Bohodukhiv, or Sumy (see Map 2).

Of the 33 consumers surveyed, 15 reported mostly making purchases in cash, 11 primarily use cards, four use cash and cards equally, and two purchase goods mostly on credit. All retailers surveyed accept payments in cash, POS machines, and on credit (see Graph 1).

*"If the [POS] terminal does not work [in the store], [the seller] gives the goods on credit, then we pay back in cash."*

- Consumer in Velyka Pysarivka

The main barriers to accessing cash were the lack of operating banks and ATMs in the area (n=22), the high cost of travel to banks and ATMs (n=22) in other locations, and the danger of traveling to those locations (22) (see Graph 2).

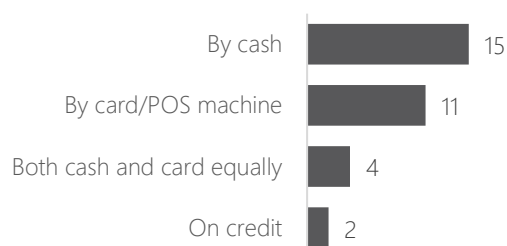
**Table 1:** Consumer's reported barriers to access the market

Name of barrier	Velyka Pysarivka (25)	Vilne (5)
Shelling, fear of shelling	96%	100%
Limited communications	96%	63%
Damaged roads	88%	63%
Lack of bomb shelters	56%	50%
Presence of mines/UXO	52%	63%
Fear of robbery	24%	25%
Limited transportation	33%	50%
Presence of militaries	36%	50%
Checkpoints	24%	50%
Reduced market hours	25%	25%
Fear of kidnapping	20%	25%
Fear of harassment	16%	13%

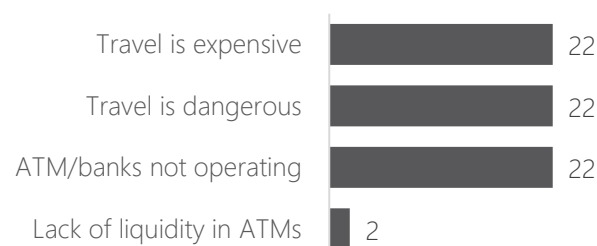
**Map 2:** Settlements where surveyed consumers reported accessing cash and their distances to Velyka Pysarivka



**Graph 1:** Consumer's payment modality



**Graph 2:** Consumer's barriers to access the cash



## Item Availability and Affordability

While all 33 consumers reported that **basic food and hygiene items were available in their settlements**, shelter repair materials and winter items were reportedly less available. According to consumers, tarpaulins and oriented strandboards were reported to be completely unavailable (see Graph 1). One consumer explained that materials for home repairs are not sold because people do not repair their homes due to constant shelling. Although another resident of Velyka Pysarivka said the settlement lacks building materials, many houses have damaged roofs and nothing to repair them with. It was also reported that in case of damage to the building, the community authorities provide materials for repairs (to board up windows or the roof).

According to REACH's Shelter Response Support Assessment, the five most urgently needed resources or materials for shelter repairs across Velykopysarivska hromada are tarpaulin, timber, roofing materials, doors, and windows. Some materials are available but expensive and in insufficient quantities because suppliers feel unsafe making deliveries to the area or supply stores are closed.<sup>3</sup>

This information generally triangulates with the reports of retailers, who provided food items and hygiene products, and confirmed the lack of repair materials in their stores. All 4 retailers reported that suppliers will not deliver to the hromada as it is too dangerous, so retailers transport items on their own. The lack of baby products might be explained by the [order of mandatory evacuation](#) of children and their legal representatives from dangerous settlements of Sumska oblast to safer regions, issued in April 2024.

According to [REACH's Humanitarian Situation Monitoring](#), Velyka Pysarivka reported that 10-24% of residents cannot access sufficient food due to the lack of functional stores and movement restrictions, suggesting an urgent need for in-kind food distribution. A majority of residents also reportedly cannot access NFIs due to the lack of functional stores, once again highlighting the relevance of in-kind distribution – especially as a majority of residents reportedly do not have access to financial services.

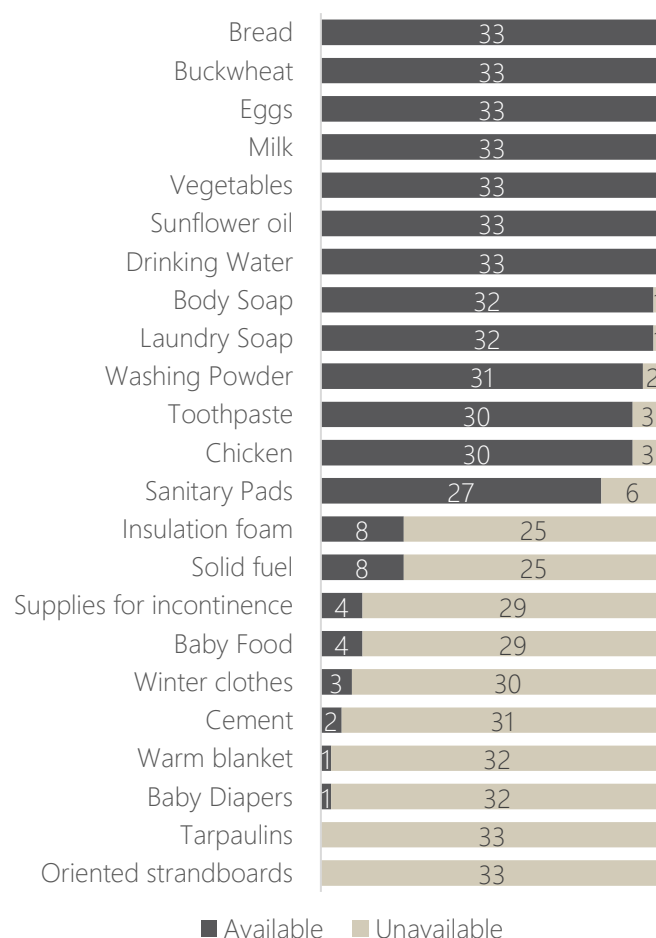
Three of 4 retailers reported the ability to keep at least a 7-day supply of food and hygiene items in their shops. The fourth retailer was not able to keep a stock of items because the suppliers he used before the full-scale war no longer supplied the area, there was a lack of electricity for refrigeration, and he was unable to afford all the items he needed. He also noted poor demand for hygiene items because residents received them as humanitarian aid. All interviewed retailers suffer from frequent power outages, which has a significant negative impact on their operations, although all of them reported having generators.

The majority of consumers (26 of 33) reported that **prices had increased over the 2 to 4 weeks prior to data collection**. High item prices reportedly prevented 28 of 33 respondents from buying all the items they needed. Additionally, 11 consumers noted a lack of funds for fuel and two mentioned the lack of gas stations to purchase fuel.

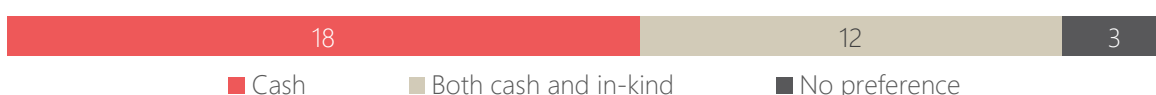
Of the 33 consumers, 31 had reportedly received food kits at least once, 19 had received hygiene kits at least once, and none had received cash assistance from a humanitarian or charity organization in the last 3 months. One consumer in Velyka Pysarivka felt that it was difficult to register for humanitarian assistance as organizations require certificates (from the pension fund, tax office, etc.), which she could not receive in her settlement.

**More than half of the surveyed consumers** (18 of 33) expressed a **preference to receive humanitarian aid in cash**, mostly because it provides the ability to choose the products they need. However, only half of those (n=9) would prefer to receive all assistance as cash in place of in-kind items, and the second half (9) would like to continue receiving in-kind assistance but have any additional assistance in cash.

**Graph 3:** The list of available items according to the consumers reports



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



**Two-thirds of consumers** (22 of 33) **would spend cash assistance on firewood.** However, only 8 consumers noted that solid fuel was available in their settlements, and one reported that it costs 18,000 UAH for one truck of firewood to be delivered, if delivery is possible due to the constant shelling and presence of mines and UXO. This is especially concerning because according to [REACH's Cold Spot Risk Assessment 2024/2025](#), Velykopysarivska hromada has a high level of winter-related risks due to a combination of severe winter conditions, high levels of vulnerability (significant presence of IDPs and older people), and significant conflict-related damage, including to energy infrastructure. While firewood was the most frequent item that consumers said they would buy with cash, some also said they would use cash assistance to buy housing repair materials (n=6), pay utility bills (5), buy medicines (4), other winterization items (4), and clothing (4).

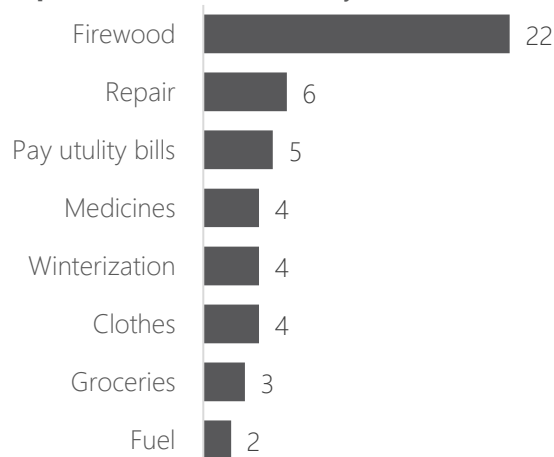
## Conclusions

This assessment showed that the market in Velyka Pysarivka and Vilne is functioning to some degree and basic food and hygiene products are available, however, shelter repair and winter items are mostly unavailable. Consumers are generally able to use both cash and card payments, though to get physical cash respondents mostly relied on friends/relatives/neighbors who were able to withdraw cash for them in settlements outside the hromada like Okhtyrka.

The study showed that the majority preferred some form of cash assistance, because it provides the ability to choose the products they need. Two-thirds of respondents would spend cash assistance to purchase firewood, though firewood seems largely unavailable in local markets. Additionally, the assessment also found that none of the respondents had received cash assistance from a humanitarian or charity organization in the last 3 months.

Taking into account the proximity of Velykopysarivska hromada to the border with Russia, ongoing shelling since the summer of 2023, and the intensification of hostilities in the eastern part of Sumy oblast in August 2024, potential shelling has the greatest impact to access to the markets. Equally important are physical obstacles such as limited communications and damaged roads leading to markets.

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



## 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 member of the Task Team: ACTED. Structured key informant interviews took place over the phone between 13 and 20 August 2024. Interviews were conducted as follows: 3 retailers and 25 consumers in Velyka Pysarivka, 1 retailer and 8 consumers in Vilne.

Of the 33 consumers, 23 were female and 10 were male. 1 KI was between 18-30 years old, 26 were between 31-59, and 6 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> Interview of the head of Velykopysarivska hromada for [the Espresso.TV](#).

<sup>2</sup> According to IOM Ukraine's Flow Monitoring and Frontline Population Baseline Assessment (1-13 August).

<sup>3</sup> REACH's Shelter Response Support Assessment report available upon request.