

# Rapid Cash Feasibility Assessment Pokrovska Hromada, Donetsk Oblast

November 2024  
Ukraine

## KEY MESSAGES



**Markets** are **partially functional** in **northeastern** settlements (e.g., Pokrovsk), while residents in **southwestern** settlements (e.g., Horikhove) **have to travel** to access markets (see Map 1 below).

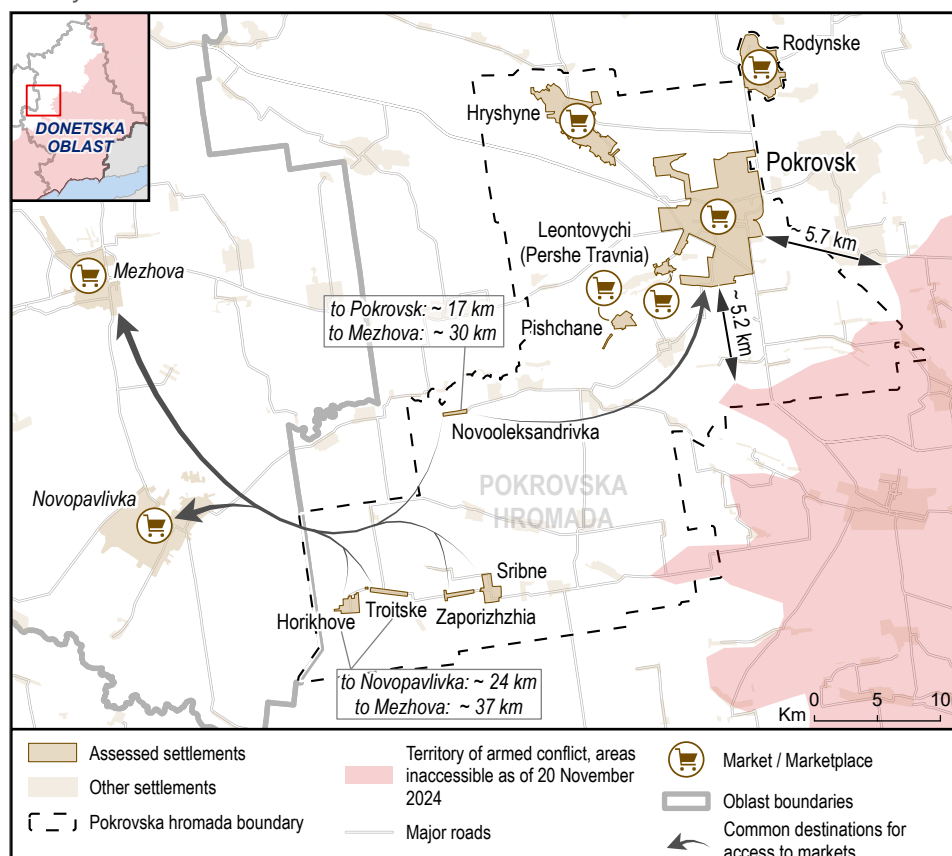


Consumers were reportedly able to **access to basic food and hygiene products**, whether in their own settlements or in Mezhova or Novopavlivka. At the same time, **shelter repair materials and winter items** were **less available**, with half of respondents planning to use cash assistance for heating needs such as firewood and coal.



Most respondents **prefer** some kind of **cash assistance** despite the **absence of functioning banks or ATMs** in the hromada. As reported, cash distribution points can be accessed **in the nearest larger settlements**, but travel is **dangerous and expensive** due to the lack of public transportation.

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



## CONTEXT & RATIONALE

In the summer and fall of 2024, the [active advance](#) of Russian troops towards the city of Pokrovsk in Donetsk oblast significantly [deteriorated the humanitarian situation](#) as it led to [civilian casualties](#), destruction of infrastructure, and a wave of evacuations from Pokrovskiy raion. According to [IOM's Frontline Flow Monitoring Assessment](#), as estimated **58,500 people were displaced** from settlements in the Pokrovsk area between 14 August and 15 September.

Now Pokrovska hromada is a frontline territory with active hostilities taking place within five kilometers of the city of Pokrovsk. The current security context makes it difficult for humanitarian actors to access the frontline areas, so the implementation of multipurpose cash assistance (MPCA) is a potential way to address the issue of assisting the affected population in hard-to-reach areas.

This assessment focused on 10 settlements of Pokrovska hromada: **Pokrovsk, Rodynske, Hryshyne, Pishchane, Leontovychi (Pershe Travnia)<sup>1</sup>, Novooleksandrivka, Sribne, Horikhove, Troitske, and Zaporizhzhia** that have a combined population of about 16,750 people (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 Pokrovska hromada that are close to the frontline and affected by regular shelling.

## METHODOLOGY:

International Organization [AQLITY](#) interviewed 24 retailers and 76 consumers throughout the 10 settlements in Pokrovska hromada. All interviews were conducted in person. Data collection took place from 12 to 20 November 2024. **Findings presented in this factsheet should be considered indicative of the overall situation.**

## Access to Cash and Markets

The assessed settlements of Pokrovska hromada in Donetsk oblast can be divided into two groups according to the level of access to markets and financial services. The assessed settlements located in the **northeastern part of the hromada** (Pokrovsk, Rodynske, Hryshyne, Leontovychi, Pishchane) have **functioning markets**, so local residents (61 interviewed respondents) reportedly shop primarily in their own locations. In contrast, the assessed settlements in the **southwestern part** of the hromada (Horikhove, Novooleksandrivka, Sribne, Troitske, Zaporizhzhia) **do not have functioning markets**, so **local residents** (15 surveyed respondents) reportedly have to **travel to** the nearest major settlements in Dnipropetrovska oblast, **Mezhova and Novopavlivka, to access markets**.

Consumers in the northeast settlements (61 respondents) mostly walk (35) or use bicycles (15) to get to the markets, and it takes most of them (37) less than 20 minutes. However, consumers of southwest settlements (15 respondents) reach the markets primarily by car (8) and it takes them from 20 minutes to 1 hour (5) or more than 1 hour (5). These consumers highlighted the poor quality of roads to Mezhova and Novopavlivka, explaining that they are dirt roads without a hard surface that become difficult to drive on after rain or wet weather.

Due to its proximity to the frontline, the **main barriers** to accessing markets for consumers were reportedly **security issues** (see Table 1) such as **shelling or fear of shelling** (37 out of 76), and the presence of armed military groups (24). In addition, consumers in the southwestern settlements noted the absence of bomb shelters (7 of 15) and presence of mines/UXO (6 of 15). At the same time, 28 out of 76 consumers throughout the hromada did not feel that their access to markets was impacted by the security situation. The retailers surveyed reflected similar opinions, with 12 out of 24 reportedly concerned by shelling, but 11 others reporting that security did not directly impact their daily ability to run their businesses.<sup>3</sup>

Out of 61 respondents in **northeast** settlements, 24 identified **reduced market hours** as the main physical barrier for them to access the markets. This can be explained by the strict curfew in place from 3 pm to 11 am. Limited access to transportation was also a barrier for 21 of the 61 due to the lack of public transport in the hromada. The respondents in **southwest** settlements also mentioned **limited transport** (10 of 15) and added damaged roads (7) as physical barriers.

Due to the reported **lack of banks and ATMs** in Pokrovska hromada, consumers in **northeast** settlements mostly **travel to** the nearest major settlements to the north, **Dobropillia or Bilytske**, to access physical cash. At the same time consumers in **southwest** settlements mostly **go to Mezhova** to access to cash (see Map 2). Five respondents also noted the city of Dnipro as a place where they have access to cash. To receive physical cash, out of 76 surveyed, 53 use ATMs/banks, 12 rely on friends/family (mostly those in the northeast), and 7 use mobile Ukrposhta (mostly southwest). Others reported using Nova Poshta or withdrawing cash at pharmacies for a fee. As reported by respondents, Ukrposhta offices are available in Pokrovsk and Rodynske with mobile Ukrposhta services in the rest of settlements, except of Leontovychi and Pishchane.

The main issues to access cash according to reports are **expensive** (56 of 76) and **unsafe transportation** (21) to settlements where financial services are available (see Map 2). According to respondents, a taxi to reach one of these settlements costs around 1,000 hryvnias - an expensive trip for the local residents.

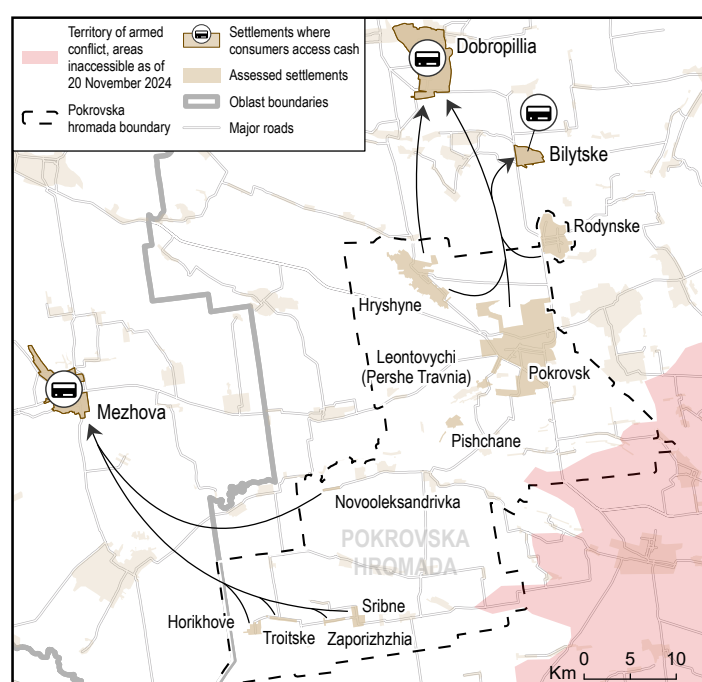
*"It's a long way to go to get cash, and withdrawing cash in Pokrovsk at an Ukrposhta office takes 2 percent of the amount."*

- Consumer in Pishchane

**Table 1:** Consumers' reported barriers to access the market

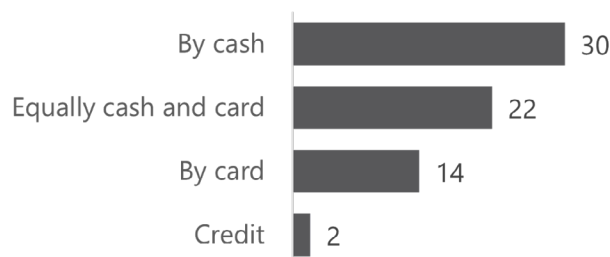
Name of barrier	Northeastern (61)	Southwestern (15)
Shelling, fear of shelling	44%	67%
Limited transportation	34%	67%
Reduced market hours	39%	20%
Presence of militaries	28%	47%
Lack of bomb shelters	26%	47%
Damaged roads	16%	47%
No available markets	13%	40%
Presence of mines/UXO	11%	40%
Limited communications	7%	13%
Fear of harassment	8%	7%
Checkpoints	3%	20%
Fear of robbery	5%	0%
Fear of kidnapping	5%	0%

**Map 2:** Settlements where surveyed consumers reported accessing cash

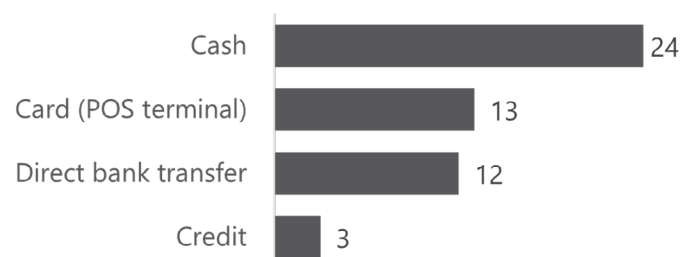


The need for physical cash is highlighted by the 30 of 76 consumers who reported primarily making purchases in cash (see Graph 1) and again reflected by retailers - not all of whom are able to accept cards or bank transfers (see Graph 2) likely due to the reported lack of regular electricity and internet.

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



**Graph 2: Payment accepted by retailers**



## Item Availability and Affordability

According to the information provided by **consumers** (see Graph 3), they **were able to access to basic food and hygiene products**, whether in their own settlements or in Mezhoval and Novopavlivka. The absence of baby items may be explained by a lack of demand after the [mandatory evacuation](#) of families with children at the end of August 2024. At the same time, **shelter repair materials** (tarpaulins, insulation foam, cement, OSB) and **winter items** (solid fuel, winter clothes, warm blankets) **were less available** to consumers who reported the need to travel to larger settlements to access these items.

This information generally triangulates with the reports of the interviewed retailers, who primarily sold only food items and hygiene products. Only one retailer in Rodynske had baby food, and the least available food item was chicken (13 out of 19 food shops). Only one hygiene retailer out of 18 sells hygiene supplies for urinary incontinence, and only four sell baby diapers.

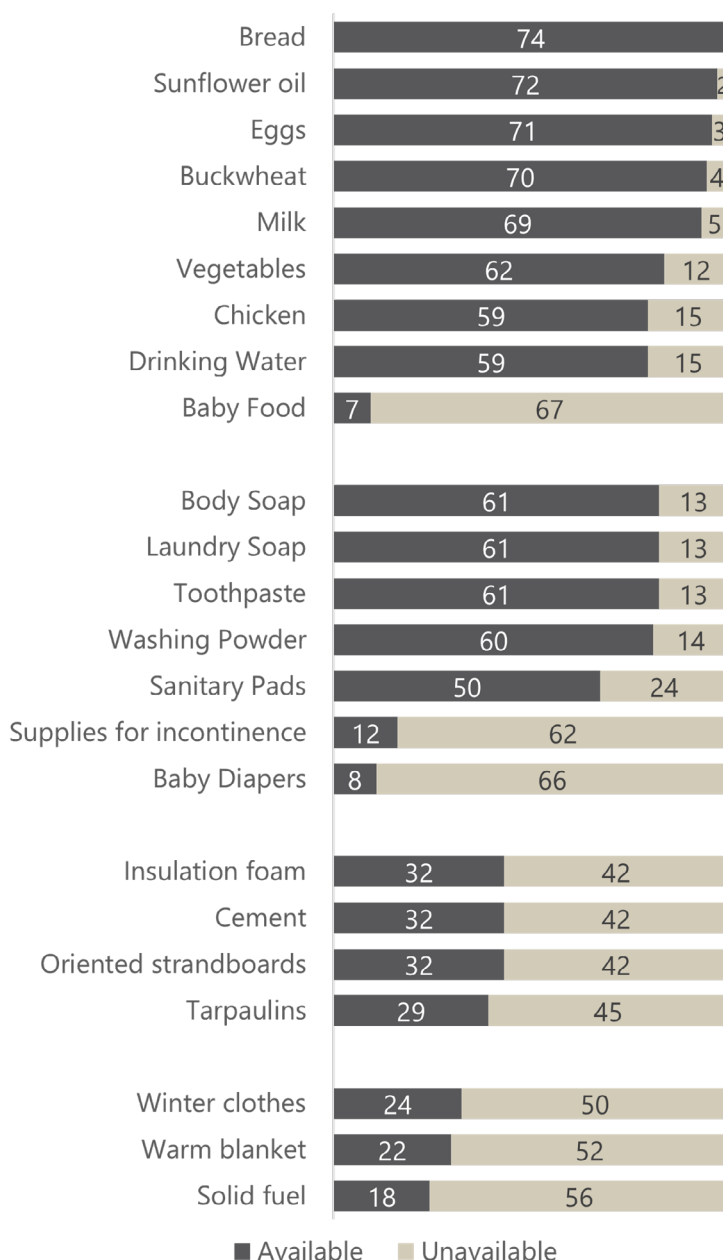
According to [REACH's Humanitarian Situation Monitoring](#) (Round 19) in October 2024<sup>5</sup>, concerns over access to food and NFI were reported by key informants in Pokrovsk due to high prices of items and restrictions of movement and in Hryshyne due to a lack of functional stores. Bedding and towels, domestic hygiene and personal hygiene products were reportedly inaccessible in Pokrovsk, while baby diapers, feminine hygiene items, soap, and winter clothes were reportedly inaccessible in Hryshyne.

Additionally, according to [REACH's Joint Market Monitoring Initiative](#) (Round 31) in October 2024<sup>6</sup>, in the city of Pokrovsk there is limited availability of food, hygiene, warm clothes, medication, heating fuel and vehicle fuel.

Most interviewed retailers said they were able to keep at least a 7-day supply of food or hygiene items in their shops. The other retailers mentioned that suppliers no longer deliver items to their locations, and there was a decrease in demand, likely due to the decrease in population.

The vast majority of consumers (69 of 76) reported that **prices had increased** over the 2 to 4 weeks prior to data collection. High item prices reportedly prevented 26 of 76 respondents from buying all the items they needed. Additionally, 36 consumers noted a **lack of funds for fuel** and absence of gas stations as well as and the absence of public transport and expensive taxi costs.

**Graph 3: The list of available items according to the consumers reports<sup>4</sup>**



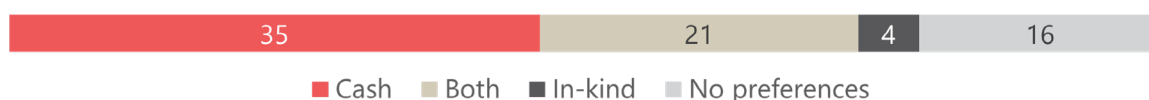
■ Available ■ Unavailable

## Accountability to Affected Populations

Of the 76 interviewed consumers, 44 had reportedly received food kits on a regular basis, 10 had received hygiene kits on a regular basis, and 9 had received cash assistance from a humanitarian or charity organization in the last 3 months.

The **majority of the surveyed consumers** (52 of 76) expressed a **preference to receive humanitarian aid in cash**, while 4 were in favor of a combination of cash and in-kind assistance, and 4 preferred only in-kind assistance. However, a higher than usual number (16) did not express any preferences. Of the 52 who preferred cash assistance, 35 would prefer to receive all assistance as cash in place of in-kind items, while the remaining 17 would like to continue receiving in-kind assistance but have any additional assistance in cash. So, in fact 21 respondents preferred to receive both cash and in-kind aid (see Graph 4).

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



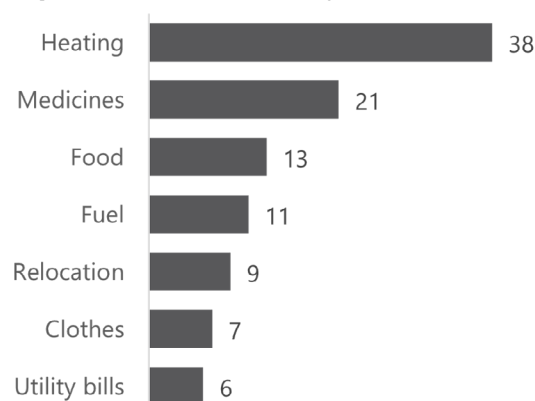
*"If the [amount of financial assistance] is large enough, [I would spend it] on renting accommodation and moving to other oblasts. If it is smaller, [I would spend it] on food. [...] As long as we have the opportunity to go to the shops, it is better to receive money so that we can buy medicines, food, and other necessities. If we don't have the opportunity to move around, I don't know, maybe food [kits are better]."*

- Consumer in Novooleksandrivka

Those who chose cash explained that they preferred the flexibility and convenience, or they had already stocks of in-kind items and did not need more. Some mentioned that they had stored items excess items from food kits that they could not consume, or they could not eat the food provided due to their health conditions. Those who preferred in-kind assistance explained that they had limited access to markets due to the long distances and limited market hours, and they wanted to build up personal stocks to be prepared in case of a worsening situation.

**Half of the respondents** (38 out of 76) said they **would spend cash assistance on heating**, including such solid fuel as firewood, pellets or coal (see Graph 5). It is important to note that according to [REACH's Winterisation 2024-25: A Multi-Sectoral Needs Assessment Lens on Needs and Vulnerabilities](#) Pokrovska hromada has a high vulnerability score on the Cold Spot Index<sup>7</sup> due to conflict-related damage, high population density, and socioeconomic vulnerabilities. In addition, Pokrovskyi raion in Donetsk oblast shows the greatest need for repairs and support to water and district heating systems. It is especially telling that **nine** surveyed consumers noted they **would spend money on relocation** for themselves or their family members, indicating there are still some residents in the area who would like to evacuate but do not consider themselves financially able to do so.

**Graph 5:** Consumer would spend the cash assistance on



## Conclusions

This assessment showed that markets are functioning to some degree in the northeastern settlements of Pokrovska hromada, but not functioning at all in the southwestern settlements of the hromada, though residents in those settlements are able to access markets in the nearest larger settlements in Dnipropetrovska oblast. While there are no ATMs or banks functioning in the hromada, residents access cash in Dobropillia, Bilytske, or Mezhova, though there is a lack of public transport to these settlements and private transport is expensive.

According to both consumers and retailers, local residents are able to access to basic food and hygiene products, whether in their own settlements or in Mezhova and Novopavlivka. At the same time, shelter repair materials and winter items were less available to consumers. High prices, lack of capital, security and physical barriers reportedly prevented consumers from buying all needed good and access markets.

The study showed that the majority of respondents preferred cash assistance because of it's flexibility and convenience, or because they already had many in-kind items in storage. Half of the respondents said they would spend cash assistance on heating, and others would purchase medicines, food, fuel, opportunities for relocation, clothes and pay utility bills.



## 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 the Ukrainian branch of INGO [AQLITY](#). Structured key informant interviews took place in person between 12 and 20 November 2024.

Taking into account the challenging security context, limited working hours, and enumerator capacity, random sampling was used. Settlements were selected according to their size, accessibility, and location within the hromada to ensure coverage of both urban and rural settlements with differing levels of access to cash and markets.

Interviews were conducted as follows: 9 retailers and 20 consumers in Pokrovsk, 7 retailers and 23 consumers in Rodynske, 4 retailers and 7 consumers in Hryshyne, 1 retailer

and 7 consumers in Pishchane, 1 retailer and 4 consumers in Leontovychi (Pershe Travnja), 1 retailer and 4 consumers in Novooleksandrivka, 1 retailer and 2 consumers in Sribne, 4 consumers in Horikhove, 4 consumers in Troitske, 1 consumer in Zaporizhzhia. Overall 24 retailers and 76 consumers were interviewed throughout the 10 settlements.

Of the 24 retailers, 14 provided both food and hygiene products, 5 provided food products only, 4 provided hygiene products only and 1 provided vegetables.

Of the 76 consumers, 40 were female and 36 were male. 7 KIs was between 18-30 years old, 34 were between 31-59, and 35 were 60 or older.

**Findings presented in this factsheet are illustrative of respondents' access to cash and markets given the challenges posed by active conflict in close proximity and therefore should be considered as indicative only of the overall situation across the hromada.**

## ENDNOTES

<sup>1</sup> The settlement of Leontovychi had been renamed recently. It was previously called Pershe Travnja.

<sup>2</sup> According to AQLITY's direct visual observation and key informant interviews with local representatives (15 October – 20 November 2024).

<sup>3</sup> These are the personal opinions of the respondents and should not be taken to represent the overall security situation in the hromada.

<sup>4</sup> Two respondents who did not answer on the availability of food, hygiene, shelter and winter items were excluded from the sample.

<sup>5</sup> Additional detailed information is available upon request.

<sup>6</sup> Ibid.

<sup>7</sup> Cold Spot Index is a tool which supports the identification of areas most at risk during winter by combining several key dimensions to assess vulnerability and capacity to cope with winter conditions. The Cold Spot Index includes hazard, exposure, susceptibility, and lack of coping capacity (LOCC) variables. More information on the index and the Cold Spots Assessment methodology can be found in the Assessment's factsheet.