

Rapid Cash Feasibility Assessment

Beryslavska Hromada, Khersonska Oblast

June 2024

Ukraine

KEY MESSAGES



Most consumers (50 of 52) **primarily access markets in their own settlements or a neighboring settlement**, usually by foot. However, the main barriers to accessing these markets are the **fear of shelling and damaged roads**, primarily in Beryslav and Tomaryne.

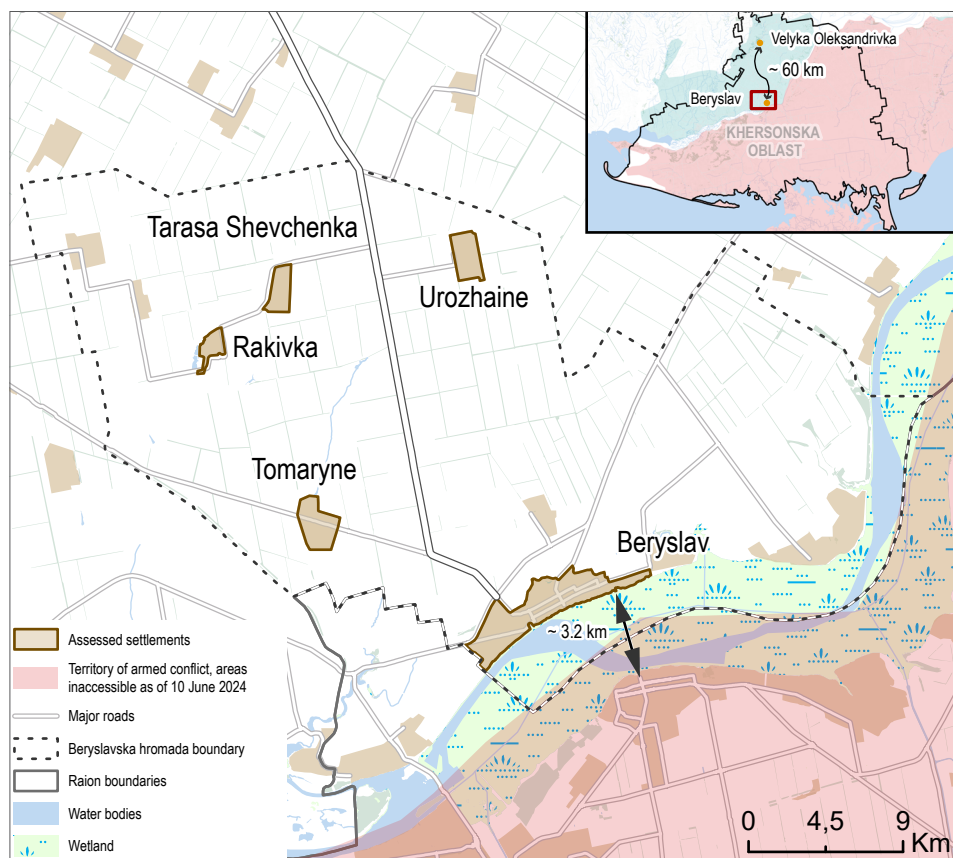


There are no banks or ATMs functioning in any of the assessed settlements, so most of those surveyed reported either relying on relatives or friends to access the cash on their behalf or traveling themselves to further settlements to withdraw cash.



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

Map 1: Assessed settlements in Beryslavska hromada



CONTEXT & RATIONALE

Beryslavska hromada, located on the right bank of the Dnipro River (3-4 km from the frontline), was under the control of the Russian government from March 2022 until November 2022 when it was regained by Ukraine. Due to its proximity to the frontline, the hromada is subject to regular artillery shelling and drone attacks which interrupt daily life. Out of the 10 settlements in the hromada, the 5 that are closest to the Dnipro riverbank (Beryslav, Novoberyslav, Zmiivka, Shliakhove, Tomaryne) have no electricity.¹

As of May 2024, hromada authorities report a total hromada population of about **2,100**, including **870** older people, **225** people with disabilities, and **69** children. This is a decrease from a total population of around 18,000 before the Russian full-scale invasion on February 24, 2022. This assessment focused on 5 settlements in the hromada: **Beryslav, Tomaryne, Urozhaine, Tarasa Shevchenka, and Rakivka** that have a combined population of about 1,820 (see Map 1).²

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

METHODOLOGY:

Task Team members Estonian Refugee Council and People in Need interviewed 2 retailers and 52 consumers throughout the 5 settlements in Beryslavska hromada. Due to the security situation in the studied settlements, interviews were conducted over the phone. Data collection took place from 10 to 17 June 2024. **Findings presented in this factsheet should be considered indicative of the overall situation.**

Access to Cash and Markets

Of the 52 consumers surveyed, 43 reported shopping in stores in their own settlements, including all respondents from Rakivka (5 of 5), Urozhaine (9 of 9), Tomaryne (7 of 7), and 22 of 23 in Beryslav. Since there is no store in Tarasa Shevchenka, all respondents³ (7 of 7) reportedly shop in neighboring Pershotravneve. To get to the stores, 32 out of 52 (62%) walk, 9 use a bicycle, 4 a neighbor's car, and 2 a personal car. For half of the respondents (26 out of 52), it takes less than 20 minutes to get to the store, 19 from 20 minutes to 1 hour, and 6 more than 1 hour, including 5 out of 8 respondents from Tarasa Shevchenka.

The **main security barrier** to market access for 41 of 52 consumers, including all 23 from Beryslav, was **shelling or threat of shelling** (see Table 1). Other security factors mentioned were the presence of mines/UXO (n=20), the presence of the military (16), and checkpoints (14).

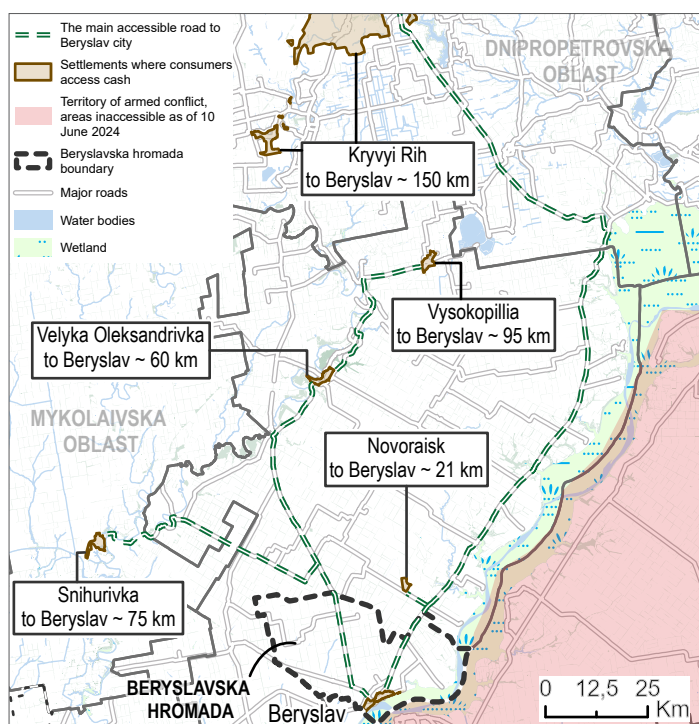
All respondents from Beryslav and 6 of 7 from Tomaryne, the assessed settlements closest to the frontline, mentioned **damaged roads leading to markets** as a main physical barrier. All surveyed consumers from Tarasa Shevchenka (the only assessed settlement without a store) mentioned the unavailability of markets in their area as a physical barrier. While the majority of respondents in Rakivka (4 out of 5) and Urozhayne (7 out of 9) reported no barriers to market access.

According to [REACH's Humanitarian Situation Monitoring](#) the main concerns in the city of Beryslav that negatively affect people's daily lives include a lack of access to food, NFI, medicines, drinking and technical water, and financial services, as well as disruptions to telecommunications and safety concerns.

"The biggest problem is mobile communication! There is no way to call emergency services, an ambulance for the wounded. There are up to 5 shops and a pharmacy [in Beryslav]. We deliver everything (items). The biggest problem is drone attacks, lack of communication and lack of money. Only the most vulnerable are left."

- Retailer in Beryslav

Map 2: Settlements where surveyed consumers reported accessing cash and their distances to Beryslav



The **majority** of surveyed consumers (32 of 52) reported **relying on friends/relatives/neighbors to get cash**, while mobile Ukrposhta offices (n=12) and banks/ATMs (n=9) were also frequently mentioned. It is to be noted that none of the surveyed consumers over the age of 60 reported using banks/ATMs/mobile units to access cash and two-thirds (12 of 18) rely on friends/family. **Half of the surveyed respondents** (26 out of 52) indicated **Velyka Oleksandrivka** (which located 60 km from Beryslav city) **as the main settlement where they have access to cash**. According to [REACH's Joint Market Monitoring Initiative \(JMIMI\) in May 2024](#), in the urban-type settlement of Velyka Oleksandrivka bank branches, ATMs, and Ukrposhta offices were functional and available. The rest of the respondents named settlements of Beryslavska hromada (n=18) or remote settlements outside the hromada such as Kryvyi Rih, Novoraisk, Vysokopillia, Snihurivka (n=9) as the places where they have access to cash. Both retailers interviewed in Beryslav and Rakivka confirmed the absence of banks and ATMs in their localities but reportedly had access to Ukrposhta.

The importance of physical access to cash is evidenced by the fact that 29 out of 52, including all respondents from Taras Shevchenko (8 of 8) and Tomaryne (7 of 7), reported mostly making purchases in cash, while the rest reported using cash and cards equally.⁴ Three surveyed consumers

mentioned they sometimes purchased goods in shops by direct bank transfer. Both retailers surveyed accept payments in cash and direct bank transfers; in Beryslav, it is also possible to pay with a POS machine or on credit, which some consumers reported using.

Some respondents informed that there are intermediaries present in the hromada who travel to remote cities (such as Velyka Oleksandrivka which is 60 km, and Kryvyi Rih which is 150 km) and withdraw cash from cards that people hand over to them. The cost of this service is 50 UAH.

The **main barriers to accessing cash were the lack of operating banks/ATMs in the area** (n=37), **high cost of travel** to banks/ATMs (n=36), and the **danger of traveling** to banks/ATMs (33). Only 3 respondents from Tomaryne reported no barriers to accessing cash.

Item Availability and Affordability

According to the information provided by consumers, **all assessed settlements reportedly have basic food and hygiene products available**, though baby food, diapers, urinary incontinence products were reportedly not available (see Graph 1). The absence of children's goods might be explained by the order of mandatory evacuation of children and their legal representatives from the settlements adjacent to the Dnipro River: the city of Beryslav, the villages of Zmiivka and Novoberyslav in October 2023. But 7 of 7 respondents in Tarasa Shevchenka who shop in Pershotravneve reported a lack of bottled drinking water there. According to consumers, shelter repair materials (tarpaulins, insulation foam, cement, OSB) are not available in the hromada and this information was confirmed by both surveyed retailers, which sell food and hygiene products, but not repair items. However, 17 of 52 consumers answered "I don't know" when asked about the availability of shelter repair materials. According to local authorities, shelter repair kits are distributed to affected people as in-kind aid.⁵

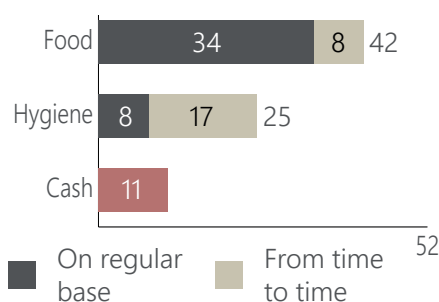
Both retailers reported the ability to keep at least a 7-day supply of food and hygiene items in their shops. While the retailer in Beryslav felt that the marketplace could fully meet current demand and that all needed items could be delivered there, the retailer in Rakivka felt the marketplace could only partially meet the current demand and mentioned that some suppliers will not deliver to the area due to the security situation.

Additionally according to [REACH's Joint Market Monitoring Initiative \(JMMI\) in May 2024](#), for Tarasa Shevchenka and Urozhaine, vehicle fuel, heating fuel, warm clothes, medication have limited availability.

The **majority of consumers** (43 of 52) said that **prices had increased over the past 2-4 weeks**. **High prices prevented 45 of 52 respondents from buying all the items** they needed. The other reported difficulties included expensive transportation (n=12) and expensive fuel (n=6).

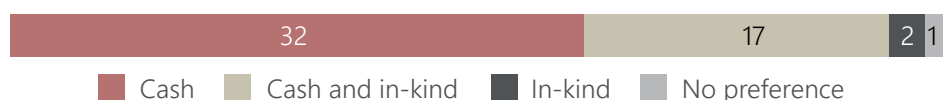
Of the 52 consumers, 42 had reportedly received humanitarian aid via food kits at least once (34 on a regular basis), 25 had received hygiene kits at least once (8 on a regular basis), and 11 informed that they had received cash assistance from a humanitarian or charity organization in the last 3 months (Graph 2).

Graph 2: Assistance received by consumers

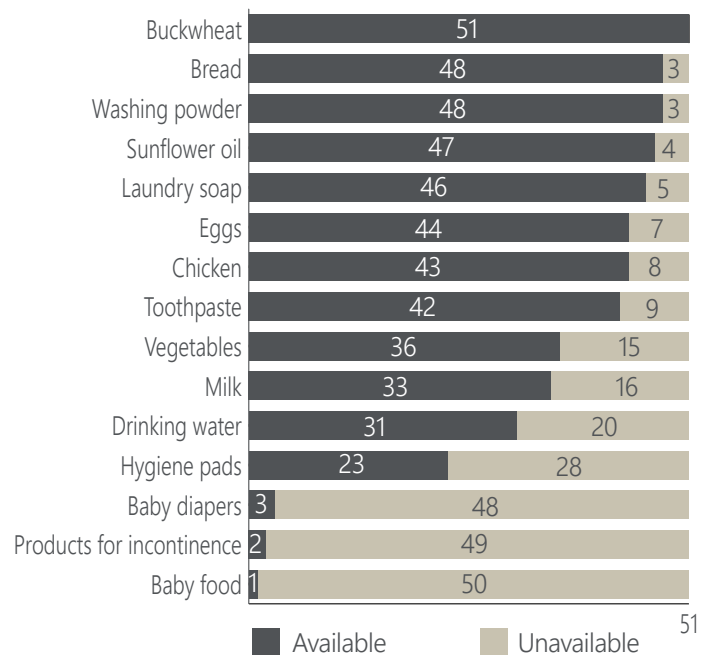


The **majority of the surveyed consumers** (32 of 52) **expressed a preference to receive humanitarian aid in cash**, while 17 were in favor of a combination of cash and in-kind assistance, and 2 preferred only in-kind assistance (see Graph 3). Of the 32 who preferred cash assistance, 20 would like to continue receiving in-kind assistance but have any additional assistance in cash, while the remaining 12 would prefer to receive all assistance as cash in place of in-kind items.

Graph 3: Consumer preferences for modality of humanitarian assistance



Graph 1: The list of available items according to the consumers reports



Those (49 consumers) who preferred some type of cash assistance said it would allow them to buy what they needed or to buy goods that are not included in-kind deliveries. Respondents said they would use cash assistance to buy medicines (19), food (19), firewood (12), hygiene items (9), and clothing (7). They also mentioned needing cash to pay for utility bills, fuel, repair, winterization, and transportation.

"Most goods can be purchased online, and Nova Poshta operates in Novoraysk and Velyka Oleksandrivka. Except for medicines!"

- Consumer in Beryslav

"I will be able to pay for utilities with cash, and I will be able to live on [in-kind] humanitarian aid."

- Consumer in Tomaryne

Conclusions

This assessment showed that residents of Beryslav, Tomaryne, Urozhaine, Tarasa Shevchenka, and Rakivka mostly visit small local shops in their own settlements to purchase food and hygiene products, which are generally available. Over half (29 of 52) primarily make purchases in cash, but access to cash is reportedly challenging as there are no functioning banks or ATMs within Beryslavska hromada. To withdraw cash, the majority of surveyed consumers (32 of 52) rely on friends/relatives/neighbors, and/or access cash in settlements outside the hromada, such as Velyka Oleksandrivka (26 of 52). However, travelling such distances is reportedly expensive (according to 36 of 52 consumers) and dangerous (33 of 52).

It is important for humanitarian actors to carefully consider the different security factors and risks involved with different modalities of assistance provision. While many basic items are reportedly available in local markets, access to physical cash requires hromada residents to take additional risks such as traveling long distances in unsafe conditions or relying on other people to access their bank accounts on their behalf. Further, even leaving the house to shop at markets within the hromada poses danger, as illustrated in Table 1. However, not all consumers reported receiving regular in-kind assistance (see Graph 2).

It is important, however, to take into account the preferences of the affected population (see Graph 3). Of the 52 consumers surveyed, the vast majority (49) preferred to receive at least some cash assistance, explaining they would use it to purchase food, medicines, firewood, hygiene items, and clothing. Most would prefer cash assistance in addition to in-kind assistance, but 12 of 52 consumers expressed a preference for only 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 two members of the Task Team: Estonian Refugee Council and People in Need. Structured key informant interviews took place over the phone between 10 and 17 June 2024. Interviews were conducted as follows: 1 retailer and 23 consumers in Beryslav, 1 retailer and 5 consumers in Rakivka, 9 consumers in Urozhaine, 8 consumers in Tarasa Shevchenka and 7 consumers in Tomaryne.

Of the 52 consumers, 39 were female and 13 were male. 10 KIs were between 18-30 years old, 23 were between 31-59, and 19 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

¹ Figures and humanitarian situation reported by hromada authorities and shared bilaterally with REACH in June 2024.

² Ibid

³ There is an outlier that is not counted: a 58-year-old woman from Tarasa Shevchenka does not go to the store at all, because she has no income, and her children help her with basic goods once a month.

⁴ Ibid

⁵ The information was given by hromada authorities bilaterally to REACH in June 2024.