

UKRAINE

Emergency Livelihoods Profiling

In Frontline Areas

January 2026



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REACH Informing
more effective
humanitarian action

Cover picture: A field with young grain, Mykola Titovskyi, June 2023

About REACH

REACH 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 Programme (UNITAR-UNOSAT). For more information please visit [our website](#). You can contact us directly at: geneva@reach-initiative.org and follow us on Twitter @REACH_info.



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SUMMARY

Following the escalation of the conflict in Ukraine in 2022, hromadas located in frontline areas have faced severe humanitarian and economic barriers. Amid the constant threat of shelling, shifting front lines, and periods of occupation, security risks created extremely unfavorable conditions for households to sustain their livelihoods. Alongside insecurity, these areas have experienced displacement, damage to infrastructure and homes, and restrictions on market functioning. Despite these challenges, residents continue to live in high-risk areas, certain businesses remain operational, and local authorities continue playing a key role in maintaining the basic functioning of hromadas.

Although various actors have conducted research on food security and livelihoods, there remains a gap in in-depth qualitative evidence on local economic systems, adaptation strategies, and the factors shaping the resilience of local businesses. To help address this, REACH, with support from the European Commission’s Directorate-General for Civil Protection and Humanitarian Aid Operations (ECHO), conducted a study to understand how households and local actors sustain livelihoods amid insecurity, displacement, and demographic shifts linked to outmigration. The assessment aimed to profile economic systems in selected frontline hromadas, identify livelihood strategies and decision-making dynamics among vulnerable households, and explore the barriers and enablers shaping the resilience of small and medium-sized producers and businesses.

The study focused on six hromadas located within 30 kilometres of the frontline in Ukraine’s north, east, and south: Kyrykivska (Sumska oblast), Oskilska (Kharkivska), Stepnenska (Zaporizka), Tomakivska (Dnipropetrovska), Borozenska (Khersonska), and Shevchenkivska (Mykolaivska). Data collection relied on purposive sampling to capture perspectives from vulnerable households, local businesses, agricultural producers, and local authorities. In July 2025, the REACH field team conducted 20 key informant interviews with local authorities, 31 with business representatives, and 67 with households. Qualitative data was analysed using MAXQDA software, with themes drawn from the research questions. The findings reflect conditions at the time of data collection and are intended to inform emergency livelihoods programming by providing insights into needs, coping strategies, and existing capacities in frontline communities.

Key Findings

1. Local Authorities

Local authorities reported that the greatest impact of the conflict on local livelihoods has been the sharp decline in population, which has reduced the available labour force. This issue has been further compounded by the mobilisation of men into Ukraine’s defence forces. Labour shortages were reported as particularly severe in the agricultural sector, as well as in public services such as education and healthcare.

Business activity has declined across all hromadas, with Borozenska, Oskilska, and Shevchenkivska reporting the most severe effects due to extensive mine contamination of farmland. Kyrykivska, Tomakivska, and Stepnenska were less affected by contamination but still reported damage to cultivated fields from falling rocket and drone debris.

The combination of insecurity, infrastructure damage, and economic decline has led to reduced revenues for local budgets while simultaneously increasing expenditure demands. These include support for displaced populations, infrastructure repair, and maintaining essential services.

Uncertainty caused by continued hostilities and the threat of further destruction discourages investment and long-term economic planning. Additional factors, such as extreme weather and

environmental degradation (e.g. destruction of forests in Oskilska), were also seen as barriers to recovery.

Authorities identified key priorities including infrastructure rehabilitation, utility system autonomy, demining, resumption of offline education, housing support for IDPs, and attracting qualified staff. Many stressed the need for training and re-skilling programmes to address shifting labour market needs.

All six hromadas reported a need for financial support, machinery, utility equipment, and winterisation aid. In Borozenska, officials raised specific protection concerns over residents collecting firewood in mined areas.

2. Households

Most households reported either income loss or a reduction in available livelihood opportunities since the escalation of the conflict, particularly in Borozenska, Oskilska, Tomakivska, and Shevchenkivska. State support has become a key source of income, with over half of all households receiving social benefits such as pensions, disability payments, or IDP allowances. One in five households depended entirely on these forms of support.

The main livelihood barriers included a lack of jobs, limited transport, childcare responsibilities, and persistent insecurity. These challenges were especially pronounced in areas that experienced occupation and fighting. A third of respondents reported rising prices and deteriorating living conditions as additional stressors.

Most respondents stated that they faced no access barriers to humanitarian aid. However, many emphasised that losing this aid would have serious consequences, as it enables them to redirect limited income toward other basic needs such as utilities, food, clothing, and medical care.

Common informal livelihood strategies included home-based farming, small-scale livestock rearing, or services such as home repair and caregiving. Despite these efforts, most households had not taken steps toward longer-term self-reliance due to age, health, or caregiving responsibilities.

When asked about priority needs, households cited financial support, tools for farming, vocational training, and job access. A quarter of respondents directly linked improved well-being to increased wages, pensions, or social benefits.

While opinions on the future were mixed, most respondents expressed uncertainty, noting increased shelling and a lack of clarity about the evolution of the conflict. Almost all indicated they would remain in place, and that their main hope was peace and an end to the war.

3. Businesses and Economic Activity

The most frequently reported challenge among businesses was the shortage of qualified labour, especially in agriculture. This was particularly critical in Borozenska, Shevchenkivska, and Oskilska. Small family farms reported fewer difficulties with staffing compared to larger producers.

Other major constraints included inflation, security risks, and disrupted supply chains. Many businesses had experienced looting, damage to facilities, or the loss of equipment. Access to credit remained extremely limited, with many business owners describing borrowing as either too risky or simply unavailable. Low purchasing power and population decline have further reduced demand, forcing many to operate at minimal or no profit.

To adapt, businesses reported a range of strategies: repairing damaged assets, changing crop types, using own seeds instead of purchased ones, reducing fertiliser use, and investing in utility autonomy through generators and water tanks. Non-agricultural businesses have reduced product lines or introduced new goods to sustain operations.

Most businesses did not report receiving any support from either state or non-governmental actors. In Tomakivska and Shevchenkivska, no respondents had received support. In Kyrykivska and Oskilska, only farmers had received limited aid.

Respondents identified financial support as the most critical form of assistance. Agricultural businesses said they would use funds for equipment, tools, fertilisers, and seeds. Off-farm businesses would prioritise repairing facilities, paying for utilities, and replacing damaged goods. Tax relief, simplified regulations, and access to training or agro-technical assistance were also mentioned as priorities.

In describing the overall economic situation, most respondents indicated that agricultural activity continues but on a reduced scale. Livestock production has sharply declined due to lack of feed, limited water access, and low purchase prices for products like milk.

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List of Acronyms

DSAG:	Data Saturation Analysis Grid
FAO:	Food and Agriculture Organization of the United Nations
HNRP:	Humanitarian Needs and Response Plan
IDP:	Internally Displaced Person
II:	Individual Interview
KII:	Key Informant Interview
MSNA:	Multi-Sector Needs Assessment
UXO:	Unexploded ordnance
WFP:	World Food Programme

Geographical Classifications

Oblast	Highest form of governance below the national level
Raion	Subdivision of oblasts
Hromada	Subdivision of raions

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INTRODUCTION

Frontline areas of Ukraine continue to face severe humanitarian and economic challenges as a result of ongoing hostilities. In addition to countrywide issues such as inflation and labour shortages, hromadas near the frontline experience heightened security risks, infrastructure damage, and large-scale displacement. These conditions have led to major disruptions in both household livelihoods and local economic systems. In predominantly rural areas, agricultural activity remains widespread but often operates at subsistence levels due to insecurity, limited inputs, and land contamination from mines and unexploded ordnance. While humanitarian aid continues to cover urgent needs, long-term recovery and sustainable livelihood opportunities remain out of reach for many.

Although various assessments have explored food security and livelihoods in conflict-affected regions, there is still limited qualitative evidence that captures local economic systems in depth. In particular, few studies offer detailed insights into how specific groups—such as female-headed households, informal workers, or small producers, interact with their local economies or perceive recovery prospects. This assessment seeks to address these gaps by using a qualitative, profiling-based approach that captures local perspectives and supports more tailored and context-sensitive programming.

Despite these challenges, economic activity persists in frontline areas, offering a lifeline to those who remain. Ensuring the resilience and adaptability of these local economies is critical for maintaining access to basic needs. Recent shifts in the humanitarian response, such as revisions to the 2024 Humanitarian Needs and Response Plan, which reduced the emphasis on livelihoods support in major cities, highlights the need for strong evidence on economic needs and recovery pathways in rural, high-risk areas.

To that end, this study was developed in consultation with operational actors and sectoral working groups, including the Food Security and Livelihoods Cluster and its technical sub-working groups. It builds on IMPACT's past experience with socioeconomic assessments and area-based profiling across Ukraine. The objective is to better understand how households, small businesses, and local authorities are navigating economic life in frontline hromadas, and to inform future interventions that support emergency needs, strengthen resilience, and enable recovery.

The report is structured in four main parts. First, it presents insights from local authorities on hromada-level economic conditions and recovery priorities. Second, it explores household strategies, constraints, and perceptions of aid. Third, it analyses the business environment, focusing on adaptation strategies, operational barriers, and support needs. Fourth is focused on future outlook of surveyed respondents.

METHODOLOGY

Geographical scope

The selection of locations for this assessment followed a three-step process:

Proximity to frontline: First, hromadas were identified where at least part of their territory lies within 30 kilometres of the frontline as of June 2025.

Security screening: This list was then filtered using security-related criteria to ensure that data collection would be feasible and safe for both respondents and field staff.

Programmatic and data considerations: Finally, hromadas were prioritised based on a review of secondary data, current humanitarian response priorities, and consultations with partners involved in livelihoods-related programming and assessments in frontline or near-frontline areas.

The final six hromadas selected for this assessment represent a mix of semi-rural and rural areas across three macro-regions of Ukraine's frontline:

North: Kyrykivska (Sumska oblast)

East: Oskilska (Kharkivska oblast), Stepnenska (Zaporizka oblast)

South: Tomakivska (Dnipropetrovska oblast), Borozenska (Khersonska oblast), Shevchenkivska (Mykolaivska oblast)

These hromadas reflect both shared and distinct experiences since the start of the full-scale invasion. They vary in terms of exposure to hostilities, displacement dynamics, and access to services, but all fall within areas considered high-risk and in need of targeted emergency livelihoods support.



Map 1: Map of assessed hromadas

Sampling strategy

This assessment relied on qualitative interviews with three main groups of informants: households, local authorities, and businesses/agricultural producers. Respondents were purposively sampled based on socio-demographic and economic characteristics identified during the literature review and in consultation with humanitarian actors working on livelihoods in frontline areas.

In each hromada, the team aimed to conduct 19 interviews, for a total of 114 across six hromadas. This included:

Households (11 interviews per hromada): Selected to reflect a range of profiles including female-headed households (rural, pre-retirement age, widowed, caring for a veteran, or with young children), youth, employed/unemployed individuals, IDPs, persons with disabilities, veterans, and households living in both central and peripheral areas of the hromada.

Recruitment used a mix of random walk and snowballing techniques.

Businesses and agricultural producers (5 interviews per hromada): Included micro and medium-sized agricultural enterprises as well as off-farm businesses. Respondents were identified through snowballing and, where needed, referrals from local authorities.

Local authorities (3 interviews per hromada): Covered various roles including hromada heads, starostas, and officials responsible for social protection and economic development.

The overall sampling aimed to ensure diversity and depth of perspective while maintaining comparability across hromadas.

Data collection methods

Primary data collection was carried out by the REACH field team between 7 July and 25 July 2025 using semi-structured, one-on-one interviews. The assessment targeted 114 respondents across six frontline hromadas, with 19 interviews planned per location. Interviews were conducted in person, except in Oskilska hromada (Kharkivska oblast), where remote methods were used due to security constraints.

Thanks to respondent openness and strong field capacity, four additional interviews were completed, two with local authorities, one with a business, and one with a household, bringing the final sample to 118.

Interview targets were disaggregated by type of respondent (household, business/agriculture, or local authority) and by socio-demographic characteristics (e.g., female-headed households, IDPs, persons with disabilities). Some respondents belonged to multiple categories, allowing the team to maximise diversity within a constrained fieldwork environment. In cases where specific respondent types were difficult to reach, the team used flexible sampling approaches to identify suitable alternatives.

Recruitment techniques included random walk and snowballing for households, and snowballing or local authority referrals for businesses.

Table 1: Sampling of IIs with heads of household and KIIs with businesses and local authorities

Disaggregation	Kyrykivska	Oskilka	Stepnenska	Tomakivska	Borozenska	Shevchen- kivska	Total
Female-headed with kids (primary school and under)	1	1	1	1	1	1	6
Female-headed who lost a breadwinner	1	1	1	1	1	1	6
Female-headed of pre-retirement age (55-60 years)	1	1	1	1	1	1	6
Female-headed taking care of injured veteran/disabled member	1	1	1	1	1	2	7
Men (aged 18-35)	1	1	1	1	1	1	6
Older men in retirement who still work	1	1	1	1	1	1	6
Employed (official-unofficial)	2	2	2	2	2	2	12
Unemployed	1	1	1	1	1	2	7
IDP households with a disabled member	1	1	1	1	1	0	5
IDPs with kids (under 14 years)	1	1	1	1	1	1	6
Agricultural enterprises (micro, medium farms)	3	2	3	3	3	4	18
Off-farm businesses	2	3	2	2	2	2	13
Hromada village council (head of hromada, social protection, economic)	2	2	2	3	1	2	13
Starosta	1	1	1	1	2	1	7
Overall	19	19	19	20	19	21	118

While the research team sought out specific characteristics in respondents, some belonged to several of these demographic groups. Additionally, in frontline areas it was complicated to reach the target number of respondents from certain groups, in this case it was explored next-best options.

Analysis

Collected data was processed by using MAXQDA, a qualitative analysis software, to conduct in-depth qualitative analysis of the interview transcripts. Qualitative data was reviewed and coded according to a codebook informed by the assessment's research questions. The data was systematically categorised and identified variance and recurrence across important themes, paying particular attention to differences in responses based on respondents' location and other characteristics, including sociodemographic characteristics. Three DSAGs were produced based on this coding – for households, businesses, and local authorities.

Challenges and Limitations

While security and access constraints limited primary data collection in certain frontline settlements, these limitations were factored into the hromada selection process. The six selected areas were chosen for their diversity in exposure, geography, and economic profile, ensuring a useful cross-section of frontline dynamics. While not exhaustive, the findings offer meaningful insights into key livelihood trends across high-risk areas.

Additionally, as the frontline context remains fluid, the data reflects perceptions at a specific point in time and may shift with contextual developments such as renewed fighting or ceasefires. The sample size per hromada was relatively small, limiting the depth of subgroup analysis. However, the qualitative methodology enables triangulation across actor types and locations, contributing valuable evidence for programmatic planning.

FINDINGS

Economic Activities and Livelihoods

This part of the report examines the perceptions of local authorities in the studied hromadas regarding the impact of the conflict on the local economy, business, livelihoods, and infrastructure. It outlines the current state of local economies and the main challenges faced by businesses and households. The representatives of local authorities (key informants) share their insights on external support from the state and non-governmental organizations.

Main economic activities

Impact of the war on the local economy and livelihoods

Key informants agreed that the **labour shortage**, mainly caused by the decline in the local population and the conscription of men, has **the most negative impact on the local economy and business** environment. The shortage of personnel is particularly acute in the agricultural sector, where there is a shortage of agricultural machinery drivers, mechanics, etc. Agriculture is traditionally a sector that employed the male population, so they have been particularly hard hit by conscription measures. According to key informants in hromadas, there was also an acute shortage of personnel in areas funded by the state or local budgets. There is a shortage of qualified personnel in the public service, a shortage of teachers, and a particularly acute shortage of medical personnel, given that a large part of the population is elderly. However, in addition to mass displacement, one of the reasons for the shortage of qualified personnel was the **low level of wages** in the public service sector, as pointed out by hromadas that were less affected by military risks at the time of data collection (Kyrykivska, Stepnenska).

"There is a great shortage of personnel in healthcare, a large shortage of personnel, because it is very difficult to find doctors who would come to rural areas, especially to rural areas, which is in the zone of possible hostilities, it is very difficult to find medical workers, qualified medical workers. As of today, we have applications submitted, but applications are not withdrawn."

- KI in Borozenska

The key informants surveyed also drew attention to the **reduction in hromada budget revenues**, primarily due to the decline in tax-paying businesses and employees paying income tax, while at the same time increasing budget expenditures related to the need to support internally displaced persons, restore damaged facilities, and provide assistance to the affected population. This situation made it impossible to implement projects aimed at developing public infrastructure, improving the quality of life of the population, and creating opportunities for building capacity for sustainability.

"We do not have enterprises that would pay us taxes and fill the budget, because our schools do not work as we would like, only in the format of distance learning, agricultural enterprises also do not work at 100 percent, and because of this, people do not pay taxes. So, I would like us not to be on subsidies. It all depends on when the war ends and there is recovery. So far, we can't count on anything."

- KI in Oskilska

The factor that affected the lives of households was **rising prices and inflation**, but according to some respondents, salaries, pensions, and other social benefits had remained practically at the previous level, thus **reducing the purchasing power** of residents. People bought only the most necessary things.

Only two key informants in Kyrykivska and Tomakivska hromadas, respectively, which were less affected by the war, noted the **emergence of new businesses**. Thus, in Kyrykivska hromada, according to the respondent, new stores opened, and entrepreneurs from Vyshchetasivka village, Nikopol city, Marhanets city, and other settlements that were under constant shelling relocated to Tomakivska hromada. The **relocation** of businesses from the surveyed hromadas was reported in Kyrykivska, Tomakivska, and Shevchenkivska hromadas. For Shevchenkivska hromada, the relocation of a semi-finished food product production enterprise was a significant loss, which significantly reduced the local budget's tax revenues. Some key informants noted **informal employment** in agriculture and the sale of agricultural products at street markets.

Security concerns

Significant UXO contamination was particularly noted in Borozenska and Shevchenkivska hromadas, while in Oskilska hromada, attention was additionally drawn to the lack of demining measures, which makes it impossible to resume farming. Kyrykivska, Tomakivska, and Stepnenska hromadas suffered less from land mines, but mentioned the periodic appearance of unexploded rocket, drone, and other types of ammunition on cultivated land, which leads to delays in land cultivation. In addition to land-related problems, the agricultural business has suffered from the destruction of equipment and looting in those localities that have been under occupation.

They [agricultural enterprises] now have less cultivated area and equipment, because something burned down, something was taken away, or something else happened during the occupation.

- KI in Oskilska

According to reports, all types of businesses in Oskilska hromada were affected by war. Key informants drew attention to forestry, where significant land mine contamination and UXO remain after the hostilities. In addition, in 2024, a large-scale fire broke out in the forestry, destroying the raw material base for woodworking enterprises. Those enterprises that remained were affected by the destruction and looting of high-value equipment.

Safety risks and long-range shelling undoubtedly had a significant impact on the local economy. Key informants reported the threat of drone attacks, which affected the daily lives of citizens and create risks of damage to material resources, equipment, and human lives. Shelling also caused fires that could destroy crops or feed for livestock. Security risks were causing population displacement, primarily among younger people with children, which was leading to a decline in demand for consumer goods. However, according to the count of events related to the war in Ukraine as reported by [ACLED](#) since January to July 2025, in six studied hromadas there were 15 events, including Oskilska – 9, Stepnenska – 3, Shevchenkivska – 2, Tomakivska – 1, Kyrykivska and Borozenska – 0. This means that even if the war related events in 2025 did not happen every day, the perception of risk / danger still quite high.

Decline in business activity

In all assessed hromadas, key informants reported a **decline in business activity**, including both the number of businesses and the volume of production. First and foremost, there were reports of a decline in local market activity and, accordingly, the closure of retail outlets, which may be linked to population reduction and the relative ease with which entrepreneurs in the trade sector can relocate. Agricultural businesses are mostly tied to the land where they are located and where their main production facilities are located, making relocation a difficult option for mitigating the effects of the war.

According to information from the [Clarity project](#), the largest number of companies in the assessed hromadas were registered in Shevchenkivska and Tomakivska hromadas, and the smallest number in Kyrykivska and Borozenska hromadas. Between 2022 and August 2025, 59 new companies were established in the six hromadas studied, while 50 ceased operations. The largest number of companies was opened in Shevchenkivska hromada – 26, but this is due to the registration of associations of co-owners of apartment buildings in one of the settlements. The largest number of companies ceased operations in Tomakivska hromada – 22, followed by Shevchenkivska hromada – 20. As for individual entrepreneurs, between 2022 and August 2025, 961 individuals started entrepreneurial activities, while 668 ceased operations. The largest number of both new and closed businesses was in Shevchenkivska hromada. The most impactful year for companies and individual entrepreneurs was 2022.

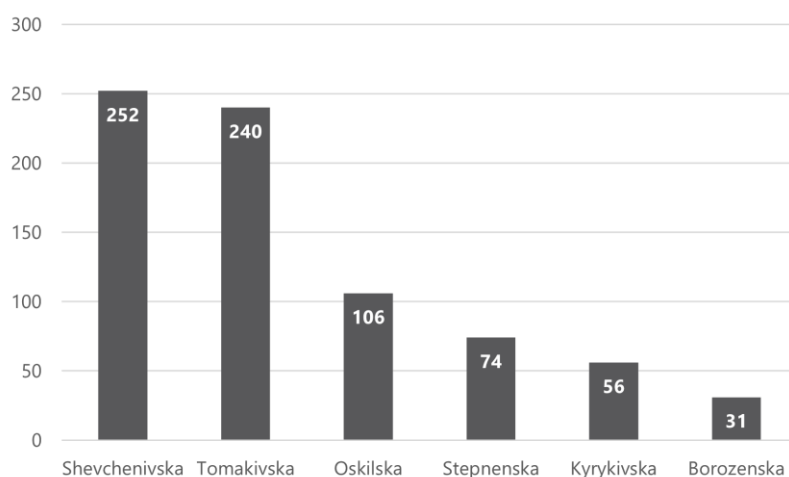


Figure 1. Number of registered companies, by assessed hromadas

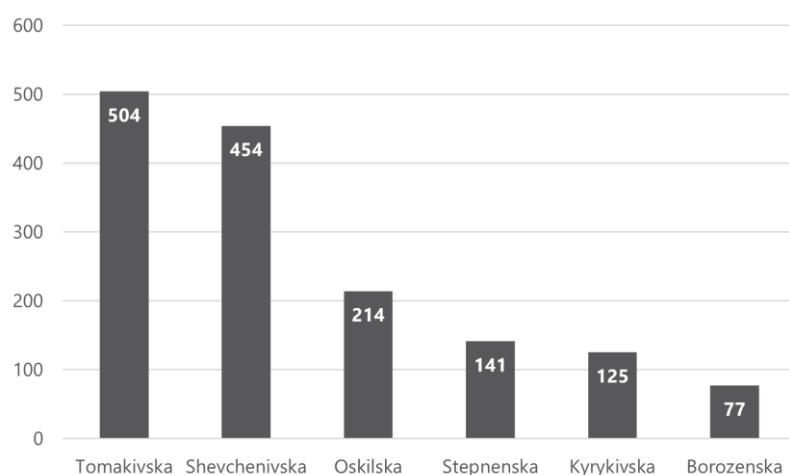


Figure 2. Number of registered sole proprietors, by assessed hromadas

The agricultural sector has been particularly affected by landmine contamination and the presence of UXO in fields, which has led to a **reduction in the amount of land being cultivated**.

Logistics issues

Another factor affecting the local economy was the **disruption of logistics**. Key informants pointed to the deterioration of road conditions since 2022, mainly due to running heavy military vehicles, limited transport links between neighbouring hromadas, and suppliers' fear of traveling to hromadas close to the frontline. Logistics often became more expensive due to risk factors, longer delivery times, and general inflation in the country. An important factor that respondents noted was the availability of

storage space for agricultural equipment due to the destruction of appropriate warehouses. To preserve valuable agricultural equipment, farmers are forced to hide it in remote work areas in the fields, as it can become a target for Russian drones. Among other logistical factors, Stepnenska hromadas noted that until February 2022, Stepne village was located on an important route from Zaporizhzhia to Mariupol. Thanks to this, local producers had opportunities to access markets in Zaporizhzhia, Mariupol, Berdiansk, and Polohy. But nowadays only Zaporizhzhia remained an accessible market. Oskilska hromada reported that the nearest available grain elevator was 80-100 km away, which complicated the sale of grain products. Shevchenkivska hromada is located between two oblast centres with developed port infrastructure, making the hromada suffers because no flow of vehicles to the inactive ports. Borozenska hromada previously had connections with markets in Nova Kakhovka and Beryslav, but now they are not available.

Impact on infrastructure

In the service and infrastructure sector, respondents most often mentioned the **deterioration of road quality**, primarily due to the movement of heavy military equipment on the roads. However, it was also mentioned that the roads were of poor quality before February 2022, but due to the lack of repairs, their condition is now even worse.

Infrastructure destruction was reported in all surveyed hromadas, except for Tomakivska hromada. The level of damage ranges from damaged roofs in public buildings to the complete destruction of all public buildings in hromada, including office of hromada council, schools, kindergartens, buildings of culture, offices of local utility companies etc. According to reports, the situation was most acute in Oskilska, Borozenska, and Shevchenkivska hromadas.



Picture 1. Illustrative picture of destroyed infrastructure in Kharkivska oblast

Most of the assessed hromadas expressed concerns about the **limited availability of public services**, although the reasons for this varied considerably. In Oskilska hromada, the reason was damage or complete destruction of public buildings, including administrative offices and educational facilities, as well as a shortage of qualified personnel. Despite this, key informants from local authorities ensured that they were doing everything possible to meet the needs of residents, especially vulnerable groups. In Stepnenska hromada, the lack of an administrative service centre in hromada and the shortage of qualified personnel in education and medicine were highlighted as main issues. In Tomakivska hromada, difficulties were caused by the location of the State Tax Service in the city of Nikopol, which was in a dangerous area, exposing citizens to risks when receiving services. In Borozenska hromada, the lack of bomb shelters prevents the resumption of classes in educational facilities, as well as the lack of school equipment that was either destroyed by the war or looted during the occupation. In Shevchenkivska hromada, the main problem was the lack of safe places and qualified personnel.

Infrastructure repair was ongoing in Borozenska and Shevchenkivska hromadas, while Stepnenska hromada has announced that the restoration work was completed.

The complete **collapse of markets** was reported only in certain settlements of Oskilska hromada, where, reportedly, there were villages that did not even have a retail outlet at all.

In Tomakivska, Borozenska, and Shevchenkivska hromadas key informants highlighted **water shortages**. Previously in Tomakivska hromada, water supply was carried out through the Marhanets vodokanal, but due to the destruction of the Kakhovka reservoir, this became impossible. In Borozenska and Shevchenkivska hromadas, the water supply system from underground boreholes was destroyed due to hostilities.

Instead, in Tomakivska hromada, the local authorities have created their own water supply company and were currently working to connect people to a centralized supply. But so far, the water quality did not meet the requirements for drinking water, so it was used for technical purposes. In Stepnenska hromada, all informants agreed that utility services were operating stably.

Displacement situation

According to key informants, the **population** in most hromadas has **declined** since the start of the conflict in 2022. Only in Tomakivska hromada the key informants agreed that the population of hromada had increased due to internally displaced persons from the nearest hromadas located closer to the hostilities zone (Marhanets, Chervonohryhorivka, Vyshchetarasivka, Kamyanske settlements). They mostly lived in private houses; there were also dormitories where IDPs lived. According to reports, Kyrkyivska hromada suffered less from population outflow than others, also due to the inflow of IDPs from hromadas suffering from shelling on the border with Russia.

"In 2022, when there were the most hostilities here, only 15 percent of the population remained in the community. That is, most of the residents were forced to leave, saving themselves, saving their property. [...] we state the fact that we managed to return 80 percent of our residents, plus IDPs moved to us, as a rule, from Khersonska oblast. And we became the community that accepted them, despite all these problems that we have."

- KI in Shevchenkivska

There were **IDPs in all hromadas**, although it was reported that most of them did not stay in Oskilska Hromada, due to the risk of the front line shifting and shelling.

Current livelihoods

Current economic activities

The studied hromadas are rural or semi-urban, so **agriculture** is naturally the main economic activity. According to information from the [Clarity project](#), about 40 percent of all companies across selected hromadas operate in agriculture, a sector which is dominant in all hromadas, especially in Tomakivska, where half of the registered companies are linked agriculture. In second place (13 percent), with a significant gap, is the service sector. One in ten companies is registered in the field of public administration, which emphasizes the role of the state and local self-government as employers in the assessed hromadas. For example, in Borozenska hromada, 30 percent of companies are in public administration. Many companies also operate in wholesale and retail trade, with the largest share in Shevchenkivska, where one in five companies is engaged in trade. At the same time, there are no such registered companies in Borozenska. As for registered individual entrepreneurs, the trend is similar to that observed for companies. Most individual entrepreneurs work in trade, with 40 percent of all entrepreneurs engaged in wholesale or retail trade. In all hromadas, the largest number of traders are individual entrepreneurs. In Tomakivska hromada, such cases made up half of all entrepreneurs, which could be explained by the proximity to large settlements, population growth, and business relocation. One in ten registered entrepreneurs is a provider of information and telecommunications services. Seven percent of individual entrepreneurs are registered as agricultural producers, and in Borozenska hromada, one in five entrepreneurs work in agriculture.

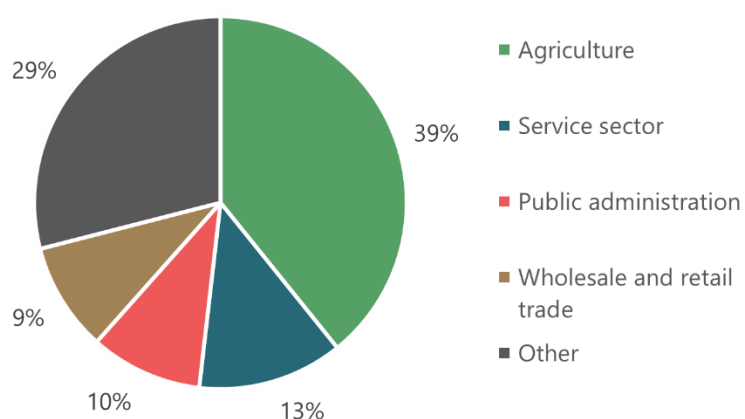


Figure 3. Number of registered companies, by sector

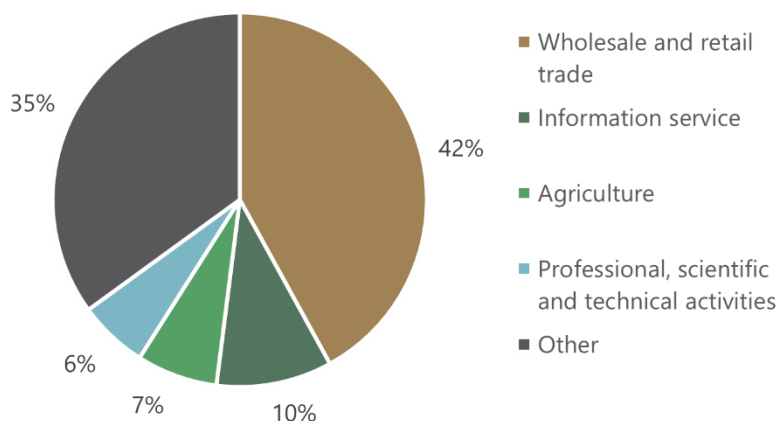


Figure 4. Number of registered sole proprietors, by sector

There was a lack of industrial enterprises in the assessed hromadas with a few exemptions. Kyrykivska hromada had a plastic bottle processing plant, Tomakivska hromada had a dairy plant, a paper packaging plant for eggs, and a feed mill. Shevchenkivska hromada had Pepsico soft drink factories and two vegetable processing plants, Sandora and Agrofusion. After the start of Russia's full-scale invasion, they stopped working, but in 2023, they resumed production despite power cuts, staff conscription, and the threat of shelling. At the same time, after the start of hostilities, the Elika semi-finished food production plant ceased operations, causing many locals to lose their jobs and the local budget to lose significant tax revenues. In Stepnenska hromada, key informants mentioned a quarry for the extraction of granite and crushed stone, but the quarry was not currently operating at full capacity.

Among other businesses in hromadas, key informants noted trade, though it was represented by small local shops selling food and non-food items. Some mentioned services such as haircuts and manicures. In Stepnenska hromada, there was also a fish farming for sale.

With regard to hired labour, key informants reported that local residents have jobs in the public service, education, and healthcare, in general in areas financed by the state or local budget. In Kyrykivska, Stepnenska, and Tomakivska hromadas, key informants reported that locals have the opportunity to work in nearby larger urban centers, such as Okhlyrka or Trostyanets in Sumska oblast, Zaporizhzhia, Nikopol, or Marhanets in Dnipropetrovska and Zaporizka oblasts. Local residents also cultivated vegetables and fruits in their own gardens and kept small livestock such as chickens or ducks.

Needed support

According to respondents, the most urgent need was **financial support**, given the limited resources available to the hromada. a reduced tax base, and increased pressure on the budget due to the need to restore infrastructure and support the affected population. However, businesses also needed financial support.

"It will be more helpful for us to attract grant programs for the population. For individual entrepreneurs, for processing agricultural products. That is, we need to look for donors and grant programs that will help our population develop independently and thereby improve and increase the number of jobs."

- KI in Borozenska

Support in the form of equipment and machinery was considered essential. This included machinery for infrastructure maintenance and repair, vehicles, office equipment for public services, and water supply systems. In Borozenska hromada, according to reports, all office equipment and furniture, as well as all municipal machinery, were destroyed or looted during the occupation.

Some key informants expressed hope that they would receive **winterization** support. This was particularly relevant for Borozenska hromada, where respondents expressed concern that local residents might venture into forest areas contaminated with UXO to collect firewood, putting themselves at serious risk.

The need for **livelihoods, simplification of regulatory practices, and tax reductions** were also voiced.

Access to livelihoods since the conflict

Main business barriers

In general, the key informants surveyed agreed that the biggest barrier to livelihoods and business was **uncertainty about the future** while the war was ongoing, because security situation still remains unpredictable. Due to this uncertainty, it was difficult for local authorities to plan and implement projects, attract capital for investment, and encourage people who had left their homes due to security risks to return, while displaced persons who had arrived lived in hope of returning to their homes. Overall, key informants were optimistic about the return of their residents after the end of the war. They believed that people would return and rebuild their homes, and that gradual economic recovery would follow with the help of the state and international or private donors.

"I can't say exactly what problems businesses are facing. But the first and main problem is the war, because it creates instability. I think that new businesses that are difficult to quickly close down or move [relocate] will not be opened here. But those that can be quickly moved to another place – perhaps they are still opening."

- KI in Stepnenska

In addition to uncertainty about the future and security threats affecting the lives of all studied hromadas, key informants believed that **unfavourable weather conditions**, such as lack of snow coverage in winter, freezing in spring, and lack of rainfall in summer, were the main barriers to business activity. This was particularly true for Borozenska, Stepnenska, Tomakivska, and Shevchenkivska hromadas. In addition, two KIs in Borozenska hromada mentioned a locust infestation that destroyed the sunflower crop. It was also noted that in Borozenska hromada, due to drought, spring frosts, and the absence of irrigation, it was very difficult to grow vegetables, and practically no one grew them for sale. Because of this problem, the prices for vegetables in hromada increased considerably; in fact, instead of exporting, entrepreneurs were forced to purchase them in the central and western parts of Ukraine for sale to the local population. In Oskilska hromada, a fire in the local forestry destroyed the raw material base for woodworking enterprises.

An important obstacle to business was the **lack of capital** to start, restore, or develop business activities. This problem was compounded by the difficulty of accessing credit, the lack (destruction) of collateral, and the tax burden. The lack of **knowledge in writing grant** applications was also mentioned.

"People are not educated in terms of obtaining grants. Because it is a complicated process for ordinary people, no one believes in its effectiveness, so they don't bother. There are enough people who are ready to get involved. But the issue of organizational support, i.e., advisory assistance, is very important. A lot of educational work needs to be done."

- KI in Kyrykivska

In addition to the above, an important obstacle to doing business was the psychological **fear of losing funds** due to military risks, so even those who had some capitals were reluctant to invest in hromadas with significant security risks.

Household's Livelihood barriers

With regard to hired labour, half of the key informants agreed that hromadas had **limited employment opportunities** due to the general decline in business activity, and damage to enterprises caused by the war. Although, in general, even before the 2022 escalation, it was difficult to find work in rural areas, most of the work was seasonal and in agriculture. However, some KIs noted that people

sometimes **lack qualifications**, which applies to young people, IDPs and women seeking work in agriculture.

For men, the biggest barrier to employment was a fear of **conscription**. For women, the biggest obstacle to employment was the home **caregiving responsibilities** including children or disabled family members that remained lack of time to work.

"In practice, it's not that easy [to find a job]. There is no place of work [in the settlement], you need to go to Okhtyrka or Trostyanets. But not everyone has the opportunity to leave their children or family to work far away and earn more."

- KI in Kyrykivska

Limited transportation options created a significant barrier for the citizens, making it difficult to access employment and essential services. With few job opportunities locally and restricted connectivity to nearby cities, residents faced challenges in seeking work or reaching government offices.

The vulnerable groups according to local authorities

Key informants highlighted people with disabilities, older people, and IDPs as the most vulnerable groups who find it most difficult to secure their livelihoods. The vulnerability of IDPs was emphasized by the lack of acceptable housing conditions and the lack of funds to improve their living conditions. In Stepnenska and Tomakivska hromadas, the vulnerability of veterans was also highlighted in relation to the need for rehabilitation, psychological support, and the difficulty of finding employment for those who have suffered physical wounds.

Cooperation with non-government organizations

Most of the key informants interviewed confirmed that they **cooperate** with multiple non-governmental organizations in providing humanitarian assistance to residents of the hromada. Overall, respondents expressed appreciation for this support, noting that with limited financial, material, and human resources, hromadas would have struggled to meet residents' needs on their own.

But at the same time, it should be noted that almost all hromadas expressed concern about the existence of certain **social tensions** regarding the establishment of lists of humanitarian aid beneficiaries. This was obviously due to the limited resources of humanitarian organisations providing assistance and the large number of vulnerable persons in need in the surveyed hromadas. When identifying vulnerable categories, there were always certain individuals who were vulnerable but did not meet the criteria for assistance. This provoked conflicts at the local level, distrust of local authorities, difficulties in interaction between the authorities and citizens, and between citizens themselves.

"It [humanitarian aid] is provided only to certain categories. Often these are 60+, single, people with disabilities, low-income people. And people aged 30-45, who also have a difficult situation, simply "fall out" of this system. [...] Most of the assistance is provided to the same categories, while others are left out."

- KI in Tomakivska

Existing external non-government support

All hromadas confirmed receiving support in the form of **food and non-food items**, including hygiene products. Sometimes this took the form of vouchers to purchase necessary goods. All hromadas also mentioned receiving **financial assistance**, including multi-purpose assistance, but also in the form of grants, winter support, or targeted funds for the purchase of necessary goods.

Next, respondents noted **livelihood support programs**. In Kyrkyivska hromada, locals were grateful for the provision of seeds for gardening and potato plants. In Oskilska hromada, they noted training sessions on how to establish greenhouses, where people were taught how to grow vegetables properly, seeds were distributed, and a point of sale was established in the city of Kharkiv, where people could sell their own vegetables. These activities were implemented by NGOs. In Stepnenska hromada, key informants highly appreciated the program of providing residents with chickens for breeding and vouchers for purchasing agricultural equipment for backyard gardens. Seeds were also distributed, accompanied by training on how to use them. In Tomakivska hromada, according to key informants, in kind livelihood assistance was the most useful type of assistance for local residents. Chickens, equipment for creating greenhouses for growing vegetables, equipment for installing drip irrigation systems, seeds, and some financial support for purchasing the necessary equipment for land cultivation were distributed among the population.

In Borozenska hromada, there were similar programs to provide the local population with drip irrigation, livestock (pigs, poultry), and crops for breeding livestock and growing vegetables, as well as financial support for the purchase of necessary agricultural equipment. The only concern, according to key informants, was that in Borozenska hromada, internally displaced persons were excluded from such support due to their possible displacement from the hromada and concerns that they would not use the support provided. However, local residents were very grateful for this support. According to KI, previously in their settlement, locals mostly raised livestock for sale (pigs, cattle, poultry), but now, after receiving assistance, there were signs that locals intended to also grow vegetables for sale. In Shevchenkivska hromada, KI reported that they had registered to purchase greenhouse equipment and mini tractors.

In every hromada except Oskilska, it was mentioned that it was possible to receive **medical assistance** from doctors from humanitarian organizations who regularly visit the hromada. NGO support in housing restoration became important for residents, and support in roof repairs was valuable, as this is difficult and costly construction work. NGOs also helped to replace damaged windows and provided materials for repairs. In Oskilska and Tomakivska hromadas, the distribution of **drinking water** became valuable for local residents.

In Kyrkyivska, Oskilska, Stepnenska, and Borozenska hromadas, the **social bus** became valuable for local residents, as access to public transport was limited there, especially in remote settlements. This was particularly valuable in Borozenska hromada, as public transport in the hromada reportedly did not operate.

Existing external government support

Government support for local hromadas included **funding for local budgets**, which were unable to fulfil their responsibilities due to a lack of their own revenues; the activities of the employment centre, which offered citizens grants to start businesses and retraining programs; compensation to citizens for damaged property; and the allocation of grants to municipalities to purchase damaged equipment. However, there were reports that state support is insufficient.

An important area of support was **demining**, which was relevant for Borozenska, Oskilska, and Shevchenkivska hromadas. However, according to some key informants, demining was proceeding slowly that made it difficult for early recovery, and from the outset the owners of affected businesses or farmers themselves were involved in the demining process, not waiting skilled staff.

"Most of them [agrarian lands] were demined this year in 2025. Before that, the percentage [of demined lands] was much even smaller. And we, as a rural area, a local rural hromada, receive more income from the payment of profits from the land tax. This is our main income of the hromada. [...] If it were not for state subsidies, it would be very difficult for us to cope on our own in order to cover our debt needs to the hromada."

- KI in Borozenska

As for other state support, local authorities mentioned opportunities for retraining, training, and the possibility of acquiring a new profession at state employment centres. With the help of a state subsidy, Stepnenska hromada purchased a school bus and a garbage truck. In Borozenska hromada, a respondent noted the value of the state program "Harvest of Victory," which allowed farmers to temporarily lease tractors and combines for harvesting crops.

Households Strategies and Support

This section explores strategies for current household access to livelihoods in the assessed hromadas, including sources of income, key challenges faced by households, availability of support from non-governmental organizations, and steps taken by respondents to become more self-sufficient over the past six months.

Among the 67 surveyed households, 23 included at least one person over 60 years old, and 22 had a member with a disability. Children under 17 were present in 41 households, while 12 were classified as large families (more than three children). Ten households consisted of a single person. The average household size was 3.3 members. Of the total, 45 were local or returnee households, and 15 had IDP status.

Strategies to meet basic needs

Main sources of households' income

Two-thirds of the interviewed households indicated that the main source of income was the **salary** of one of the household members. Often, only one member of the household is able to work, and in some cases, at minimum wage (8,000 UAH, which is approximately equal to 165 euros before tax in July 2025). Of the 35 respondents who reported having a job, 30 were employed in publicly funded institutions such as hospitals, schools, or other public services. Additional workplaces included agriculture, sewing workshops, and gas stations. Overall, three-quarters of local respondents had paid employment, compared with only half of IDPs. In rural and semi-rural areas, job opportunities remain limited. According to [reports](#), these jobs involve a significant workload, leaving little time for possible additional activities.

Half of the households reported that their members receive **social benefits**, including disability benefits, assistance for families with children, war veterans' benefits, breadwinner loss benefits, etc.

Recent REACH [Multisectoral Needs Assessment 2025](#) (hereinafter - MSNA) showed that in frontline areas within 50 km of the front line, 35 percent of working-age household members were officially employed on a permanent basis, 27 percent were non-working pensioners, and only 8 percent were unemployed.

According to WFP, FAO and KSE [Joint Food Security and Livelihood Assessment of Frontline and Bordering Regions in Ukraine](#) May 2025 (hereinafter - Joint Assessment), in frontline hromadas, 40 percent of the working-age population (between 15 and 64 years old) remained outside the labour market, i.e., economically inactive. At the same time, only 7 percent of unemployed people of working age were actively looking for work, while the rest were either not looking for work or were already employed. The reasons for unemployment generally correspond to the current study: temporary closure of businesses and security factors.

A **quarter** of the households surveyed receive a **retirement pension**, and some members of the respondents' households retired after February 2022. A **fifth** of households reported receiving **allowances for internal displacement**.

It is worth noting that **one-fifth** of respondents reported that their households **rely solely on state support** (IDP payments, pensions, social benefits), i.e., they have no other sources of income.

Some respondents had **part-time or informal jobs**, including car repairs, beekeeping, mowing grass or digging gardens, kitchen assistant, selling home-grown vegetables or chicken eggs, and other types of part-time work.

Five respondents reported receiving small payments for leasing their land to farmers. Money transfers from relatives were also reported as a source of income by two of the interviewed people. Two respondents were engaged in entrepreneurial activities; one grew vegetables for sale, and the other ran a small shop. One respondent lived on savings, did not seek paid work, and did not receive social support from the state.

An important **source of livelihood** that was not directly related to income was the **cultivation of vegetable gardens** and the **raising of domestic livestock**, such as chickens, which also provided eggs, ducks, geese, rabbits, nutria, pigs, and goats. It did not give them income but helped with living.

"The only thing is that before the war we kept a large farm, and now only chickens. I have no health, my husband is constantly at work, and the feed is very expensive, so we keep only chickens for ourselves."

- Respondent in Shevchenkivska

According to [Joint Assessment](#), 62 percent of households in rural areas in frontline hromadas were engaged in some form of agricultural activity (crop production, livestock farming), but in urban settlements, such households accounted for only 27 percent. The vast majority (83 percent) of these households grew produce for their own consumption and did not sell it. The same study noted that the trend toward farming for personal consumption intensifies closer to the front line; within 30 km of the front line, 87 percent of households consume most of their agricultural products themselves.

Lost income opportunities since the conflict began

The **vast majority** of respondents reported a **decrease in income or loss of earning opportunities** since the start of the conflict. This was reported more often by respondents from Oskilska, Tomakivska, Borozenska, and Shevchenkivska hromadas, and less often in Kyrykivska and Stepnenska hromadas. This was mainly due to the loss of paid employment among household members or a reduction in wages, and the loss of opportunities for part-time work. To a lesser extent, respondents reported the loss of income opportunities from agriculture due to the loss of the sales market, loss of health, lack of able-bodied family members, mining of territories, unfavorable weather conditions, reduction in the volume of production, etc. In some cases, respondents lost high-paying jobs but were able to find low-paying ones.

According to reports, **nothing has changed for one-sixth** of respondents since the start of the war, most often noted in Kyrykivska hromada, which has been less affected by the start of the war. This is mainly due to the preservation of jobs or the lack of paid work even before February 2022 (pensioners, people with disabilities).

Some respondents were able to find work after losing their jobs at the beginning of the conflict, sometimes with a reduction in pay. Only two interviewees were able to improve their income by entering the labour market after maternity leave or university studies.

In addition to the loss or preservation of income, respondents drew attention to such important issues in terms of livelihoods as **high inflation and significant price increases** for essential goods such as food and basic non-food items. Even maintaining pre-war wage levels does not guarantee a decent standard of living. Some respondents reported a significant decline in their standard of living due to loss of income, reduction in income, or even maintaining income amid high inflation. Some

respondents drew attention to very **low wages/incomes**. This situation with inflation and low wages leads to a significant decrease in the purchasing power of even the employed population.

"The main problem is the increase in prices. There is not enough money, because children need proper nutrition and treatment. Sometimes there is not enough money for this, and adults have to deny themselves many things."

- Respondent in Stepnenska

Some respondents also reported that after the start of the war, they had incurred significant financial burdens due to the illness of household members, disability, the accommodation of IDPs, and the disability of combatants who had returned from the front.

According to [Joint Assessment](#) in frontline hromadas, for most households, their income level was insufficient to cover their needs. Fifty-one percent could not afford to buy clothes, and 7 percent could not buy food. Over the past 12 months, 31 percent had experienced a decrease in income, with 9 percent experiencing a significant decrease.

Challenges households faced in earning a living opportunities

The **majority** of respondents reported a **lack of employment opportunities** in their hromadas, i.e., a lack of jobs. This was reported more frequently by respondents from Oskilska and Borozenska hromadas, which experienced temporary occupation and heavy fighting to return the territory to Ukrainian government control. There were fewer mentions in Kyrykivska hromada, which was less affected by the conflict. IDPs were more likely to point out the lack of jobs than locals.

"We used to have a lot of people working in our agricultural production cooperative. It has a lot of land, and many people were involved there. But again, this year there is a drought, and a large amount of land is mined, and therefore they also greatly reduced."

- Respondent in Borozenska

According to REACH [MSNA 2025](#), the biggest barriers to finding work within 50 km of the front line were unsatisfactory wages and working conditions (37 percent), lack of employment opportunities in the area (25 percent), discrimination (27 percent), and lack of qualifications (11 percent).

The problem of a lack of jobs in the place of residence could be compensated for by the opportunity to **work in neighbouring hromadas**, where there are more jobs, or to sell agricultural products there. For example, for Kyrykivska hromada, such places of potential employment could be Okhtyrka or Trostyanets; for Oskilska hromada, the city of Izium; for Stepnenska hromada, the city of Zaporizhzhia; for Tomakivska hromada, the cities of Zaporizhzhia, Nikopol, and Marhanets; and for Shevchenkivska hromada, the city of Mykolaiv. However, a **third of respondents** complained about **difficulties with transport** links to neighbouring hromadas. The problem was highlighted in all hromadas, but most notably in Tomakivska. Respondents complained about the limited number of public transport options and inconvenient schedules, which prevented them from getting to work on time or returning home after work. In Stepnenska hromada, respondents additionally complained about the high cost of travel, which does not compensate for the benefits of working in Zaporizhzhia. The transport situation in Borozenska hromada was difficult because the hromada was quite isolated from large population centres, with Kryvyi Rih about 100 km away and Mykolaiv 150 km away (we did not take the cities of Kherson and Beryslav into account because they are in the conflict zone and are subject to constant destruction and shelling). According to reports, there was no public transport in Borozenska hromada at all, except for a social bus several times a week, and the nearest bus station in Velyka Oleksandrivka was more than 20 km from Borozenska. This situation complicated access for residents of Borozenska hromada to administrative services, markets, and places of employment or education.

The situation with limited transport options created additional difficulties in accessing administrative services, applying for state benefits or compensation, withdrawing cash from cards, and purchasing goods that are not available in local stores. It was also worth [noting](#) that poor transport systems create problems with access to medical services, especially in remote areas.

A **third of respondents** reported that they faced the problem of **having no one to leave their children with** in order to go to work. Due to security factors in frontline areas, kindergartens and schools were either closed or operating online. In such situations, young children tied one of their parents to the home in the absence of other adult members of the household. Additional difficulties arose in cases where the child had a disability.

"I can't go to work, because I can't leave my children without care [unattended]. Kindergartens and schools are not working. My child is studying online in the first grade. The second child is 2.5 years old; there is no kindergarten. Because of this, I cannot get a job, even go to a part-time job."

- Respondent in Oskilka

A **third** of respondents also reported that the **security** situation was a **deterrent to work**, especially for those working in the field, as vehicles could be targets for enemy drones, and administrative or agricultural buildings could be targets for artillery or missiles.

Important deterrents to employment or income generation were respondents' **health problems or advanced age**. According to reports, health problems often arose in connection with a difficult emotional state associated with feelings of danger, anxiety about one's own future, and concern for family members, especially if a loved one had been conscripted into the defence forces. Deteriorating health also affected the ability to run a personal household, with some households forced to reduce small-scale livestock farming or gardening.

Other barriers to earning a livelihood included the need to **care for adults with disabilities** and personal **mental health issues**. Due to nighttime shelling, air raid sirens, or the threat of shelling, people found it difficult to sleep at night; they did not recover and were constantly under stress and nervous tension. Some reported feeling powerless, hopeless, and personally unable to solve problems. This was especially true for those who lost loved ones during the war. Due to the uncertain situation on the front line, it was difficult for people to decide whether they could stay where they were or would be forced to evacuate.

For those who earn their living from agriculture, significant barriers to income generation included **landmines** and recent **unfavourable weather conditions**. This was particularly highlighted by respondents from Borozenska hromada, which was predominantly agricultural and remote from industrial centers offering employment opportunities.

[Joint Assessment](#) highlighted additional challenges for individual farmers, such as disease outbreaks and difficulties accessing resources such as seeds, feed, fertilizers, and pesticides. Access to fuel or electricity and access to water are also mentioned.

According to REACH [MSNA 2025](#), within 50 km of the front line, the biggest challenges for households that earn cash income from producing their own agricultural products for sale were lack of or high cost of animal feed/veterinary services (20 percent), lack of or high cost of seeds/fertilizer/pesticides (18 percent), lack of labour (12 percent), and water shortage (10 percent).

Due to the limited number of jobs in the surveyed hromadas, one option for employment was public service or related work, but some respondents reported that they did not have the necessary **qualifications**.

Some respondents also reported **unsatisfactory employment conditions**, including low wages and difficult working conditions, as well as irregular working hours, as barriers to potential employment.

Changing roles or taken on new responsibilities

Despite the current situation and the risks associated with the war, **half** of the respondents reported that **roles** in their households **had not changed**, family members continued to perform their duties as they had before February 2022.

Some respondents reported the appearance of responsibilities for **caring for children or adult family members**. This was due to the presence of family members who sometimes even lived separately and who had lost their sources of income, but the family continued to support them. Sometimes adult family members had lost their ability to work due to the war, in which case the care of the injured person falls on the shoulders of their family.

Due to the **closure of schools**, adult members of the household were forced to take more **care of children**, and sometimes **older children** take on the responsibility of **caring for younger children**. There had been reports of family members dying, in which case the responsibility for caring for the children falls on other adult family members. Circumstances also force younger family members to care for elderly family members.

Sometimes, in search of work, men were forced to travel far from their families, in which case all household responsibilities fell on the shoulders of the wife, including caring for children, hunger, and heating in winter. The same happens when men were conscripted into the armed forces. However, there were also cases where men lost their jobs, their source of income, or became partially disabled, and the responsibility of earning money fell on the woman's shoulders, while the men took care of the household chores.

One respondent reported that she and her husband had adopted five additional children, so now they are completely focused on raising their two biological children and five adopted children.

Feeling of safety in the area

Respondents in all hromadas reported **fear of shelling and drone attacks** both at home and while working or earning income. This was particularly noted in the Stepnenska, Oskilska, Shevchenkivska, and Borozenska hromadas.

Respondents in Oskilska hromada were particularly concerned about **mine contamination** and the **presence of UXO**. Although reports indicated that demining has begun, the process was progressing slowly. Also, the mine danger was noted in Borozenska and Shevchenkivska hromadas. According to reports, there are areas of land in Borozenska hromada that have already been demined, but locals are still afraid to go there. There have also been reports of explosions in areas where mine clearance has already been completed.

At the same time, a **third** of those surveyed said they **felt more or less safe**, with more such respondents in Kyrykivska and Tomakivska hromadas. Respondents' sense of security came from their inner belief, the presence of a basement in their own home, experience of living in more dangerous areas or occupied territories, experience of serving in the armed forces, etc.



Picture 2. Sign warning of mine danger in Mykolaivska oblast

Vulnerable people in hromada

The surveyed household representatives identified many different population groups who, in their opinion, find it more difficult to obtain income or assistance. Obviously, this approach was based on personal experience, social circle, experience of displacement, the presence of vulnerable persons in their own household, or relatives with vulnerabilities.

Most respondents (up to half) considered the **elderly** and **persons with disabilities or limited mobility** to be vulnerable. This was usually due to low pensions, social assistance for such persons, and the difficulty/impossibility of obtaining additional income or running their own household.

About a third of respondents agreed that **families with children**, especially single parents, were vulnerable. This was because it was difficult for them to earn money due to the need to be with their children during remote learning in schools or kindergartens, or their absence.

Also, about a third of respondents indicated that it was more difficult for **men** than women to earn income because they were under risk of conscription. Respondents noted that there were cases where men focused on growing vegetables and raising livestock, as well as raising children, instead of hired paid job in order to avoid being conscripted.

One fifth of respondents considered **internally displaced persons** to be particularly vulnerable, as these people had lost their homes, property, social contacts, sources of income, etc.

Some respondents considered people of **pre-retirement age** to be particularly vulnerable because it was more difficult for them to find work, they did not yet have a pension, and their health was not as strong as that of younger people. In addition, people of pre-retirement age without disabilities were excluded from humanitarian aid lists.

"People who are over 50 years old find it difficult to find a job, and those over 60 – even more difficult. Few people want to hire such people."

- Respondent in Stepnenska

War veterans who had returned after being wounded or losing limbs deserve special attention. They needed support from society and the state, as it was difficult or even impossible for them to earn a living on their own.

There were also opinions that **women** were vulnerable because most jobs in rural areas require physical strength. Young people suffer from a lack of work experience, which was required for employment. Those who lost family members in the war, people without education, the unemployed, and people with low incomes were also mentioned as vulnerable categories.

External support

Kinds of assistance available in the area

Almost all respondents mentioned humanitarian aid in the form of **food** kits, although not all of them received them, but in general, they acknowledged that they were distributed to vulnerable groups in their hromadas.

Two-thirds of respondents agreed that **cash** assistance was available in their hromadas. Some respondents from the Tomakivska, Borozenska, and Shevchenkivska hromadas noted that cash assistance had begun to be distributed in their hromadas instead of food kits, while there were no such reports from the Kyrykivska, Oskilska, and Stepnenska hromadas. In most cases, respondents obviously meant multi-purpose cash assistance, but there were also other types of episodic assistance for operations, treatment, heating, and the purchase of non-food items.

Half of the respondents indicated that they received assistance in the form of **non-food items**, mainly hygiene products, but such assistance was not systematic, but sporadic. In addition to hygiene products, respondents mentioned clothing and footwear for children, educational supplies for children, and diapers for those with disabled family members. Some received blankets, electric stoves, gas cylinders, etc. Half of the respondents also mentioned the availability of **psychological support**, although not all survey participants used these services.

Twenty-nine of the 67 respondents mentioned that their hromadas had access to **livelihood** support. In Kyrykivska hromada, according to two respondents, this assistance took the form of seeds for potato planting. In other hromadas, livelihood support was more extensive and included vegetable seeds, chickens, and agricultural equipment. In Oskilska hromada, some received chicks for breeding, which helped some locals rebuild their poultry farming from scratch, which they had lost after February 2022. Most people grow crops for themselves because they have limited access to the market. According to reports, residents whose barns were damaged received financial assistance to resume agricultural activities. Certain categories of people also received targeted vouchers to purchase agricultural equipment. In Stepnenska hromada, people also received vouchers to purchase equipment for working in their gardens and vegetable gardens. According to reports, grants were available for agricultural development, so some people had built greenhouses for growing vegetables. One woman purchased a seeder and now has additional income. The distribution of seeds, chickens, and feed for

them was also recalled. According to reports, people were satisfied with this assistance because it increased their ability to meet their food needs. In Tomakivska hromada, respondents mentioned the distribution of vouchers for the purchase of equipment, chicks, and feed for their rearing, as well as drip irrigation systems. In Borozenska hromada, respondents mainly pointed to assistance with irrigation systems, water tanks, and vouchers for the purchase of equipment. Some mentioned chicks. In Shevchenkivska hromada, a respondent who grew vegetables reported that an NGO had informed him that he had been approved to receive agricultural machinery. Others reported that they had registered to receive drip irrigation systems and chicks.

"Before the war, I kept broiler chickens, kept a little for myself, and I could sell the rest. So is the garden. During the war, until 2024, we did not keep anything at all, and then the funds came to us, and we took laying hens and broilers. So now we are keeping poultry again, but only for ourselves, because now there is no way to go to the market to sell."

- Respondent in Oskilska

One-third of those surveyed received assistance with home **insulation** and **repair materials**, while some received help **installing broken windows** and **repairing roofs**. One-third also reported being able to receive **medical assistance** from humanitarian partners.

Among other types of assistance, respondents noted assistance with preparing for winter, legal assistance, water, labour for home repairs, and grants for running a business.

Relevance of available humanitarian programs

Most respondents agreed that they **did not face barriers in accessing humanitarian aid**, although some noted that aid was distributed to a limited number of people, i.e., according to vulnerability categories. Some also noted a **decrease in the amount** of aid and a corresponding **narrowing of the criteria for eligibility**. According to respondents, this could lead to **social tension**, as there were more vulnerable people than those in the specified categories. Long queues for aid distribution were mentioned, which created a barrier for people with children, the elderly, or people with limited mobility.

"I would like the selection criteria for assistance to be expanded. Not only pensioners or large families should receive it, but also ordinary families with children who are trying to earn money, but do not have the status of vulnerable. If the family does not belong to vulnerable categories, it is not provided with assistance."

- Respondent in Tomakivska

Most respondents agreed that if assistance were to be **suspended**, it could have **negative consequences** for the population. This was because people were saving money for other goods, medicines, clothing, etc. Households with children were less likely to indicate the absence of barriers, but more likely to indicate potential negative consequences if humanitarian assistance were to cease.

"If humanitarian aid stops, I don't even know how we will be. This will be very critical. We take a lot of products from humanitarian aid — almost all of them. I think it covers about 80 percent of our food needs."

- Respondent in Stepnenska

Opinions on satisfaction or dissatisfaction with the aid were divided roughly equally. Dissatisfaction was mainly caused by the insufficiency of aid to meet needs; sometimes, beneficiaries reported the low quality of certain items in food packages or goods, or the refusal of certain types of aid due to non-compliance with vulnerability categories. A separate situation arose when household members

required a special diet that was not included in the food kits. At the same time, the rest of the respondents were generally satisfied with the assistance and grateful to humanitarian organizations.

However, some respondents expressed a desire to simplify the bureaucratic procedures for applying for assistance, which involve periodic data updates, re-registration for assistance, the need to collect additional documents, and the speed of humanitarian response after submitting applications.

Taken steps to become more self-sufficient in the last 6-12 months

According to reports, most respondents had not taken any steps to become more self-sufficient in the last 6-12 months. But there were many reasons for this. First of all, some respondents had a job and, accordingly, a source of income. Another important reason was the need to care for children or persons with disabilities, which was a deterrent. Others were hindered by the feeling of uncertainty during the war, the inability to predict the future, and to make plans. Added to this were psychological limitations, as during the war, no significant steps were taken in a timely manner. There were people for whom, due to old age or disability, it was difficult to take any steps towards self-sufficiency. The lack of money to start their own business was also mentioned as a reason. The lack of access to markets for goods was cited as an obstacle to the development of agricultural production, while the lack of jobs and the need to move to the city to find work were cited as barriers to employment. One IDP reported that they live in temporary accommodation and, immediately after receiving compensation for the loss of their own home, they would purchase their own house and then take steps towards self-sufficiency.

According to [Joint Assessment](#) in frontline hromadas, 67 percent of households reportedly rely on coping strategies, of which 34 percent use crisis-level strategies, 24 percent use stress-level strategies, and 9 percent use emergency-level strategies. Specifically, 35 percent were forced to reduce spending on health care and education, 31 percent spent their savings, and 23 percent borrowed money.

According to the reports, the most common steps towards self-sufficiency were **gardening** and **livestock farming**. This was mentioned more often in Borozenska and Shevchenkivska hromadas. People grew produce for themselves and sold the surplus. In Oskilska hromada, in particular, NGOs helped with support programs.

"Yes, we started a farm: we bought geese, ducks, chickens – a little bit of everything, so that the children would have both meat and everything they needed."

- Respondent in Borozenska

Fifth part of respondents **tried to find a job** and mostly they managed to be hired. Some reported **informal employment** related to car repairs, repairs, and other informal part-time jobs. At the same time, some of the respondents were able to find permanent jobs.

In Kyrykivska hromada, a respondent tried to start her own business selling non-food items, but it did not succeed. In Stepnenska hromada, a member of the surveyed household managed to win a grant for growing strawberries. This year, they harvested their first small crop and have plans to expand their activities. In Shevchenkivska hromada, a respondent started farming land independently to grow vegetables and grain for sale, planned to invest in a hangar and storage facilities, and rent more land.

Needed support to improve living conditions

According to most respondents, **financial support** would have the greatest impact on household welfare; IDPs wished for financial assistance more frequently. People mainly needed financial support **to cover basic urgent needs**, such as paying for utilities, buying feed for livestock, paying for medical

treatment for family members, and buying non-food items, because they had lost everything after displacement. In Borozenska hromada, respondents expressed a desire for support in purchasing fertilizers, seeds, and compensation for crop losses.

A quarter of those surveyed believe that improving living conditions requires only **the end of the war** and, accordingly, stability, a sense of confidence in the future, the elimination of general nervous tension, and the ability for people to rest and begin working on their own well-being. They expressed hope for the return of IDPs, including family members, relatives, and friends of the respondents. There was confidence that, in the case of peace, people would even be able to cope with their problems on their own, gradually rebuilding what they had lost, step by step.

There was also a desire **to increase salaries and pensions**, which were often minimal, making it difficult for people to support themselves and their households even with stable employment. The same applies to pensions and social benefits. Despite inflation during the war, pensions and social benefits had increased only minimally.

Many respondents believed that support in terms of **livelihoods** would improve their living conditions, although non-displaced people expressed this need more frequently. People required **equipment**, tools, and machinery for **agricultural production**, greenhouse construction, orchard development, and livestock farming. For example, in Oskilska hromada, a respondent was unable to purchase a greenhouse when vouchers were distributed because such equipment was out of stock at the relevant store in Kharkiv. In Stepnenska and Tomakivska hromadas, most respondents also expressed hope for support in the form of **agricultural inputs**. In Borozenska hromada, respondents were in favor of broader support in the form of livelihoods, including assistance in **rebuilding barns**, garages, and storage facilities. One respondent reported that foxes hunting chickens were a problem and that it was difficult to protect them. A person planning to repair motor vehicles needs professional tools. In Shevchenkivska hromada, the need to repair damaged barns and purchase small and medium-sized agricultural machinery and equipment was highlighted. A woman with experience as a hairdresser needed tools and a grant to start her own business.

"There are many self-employed people in the villages now. The international FAO program worked perfectly, which not only gave fish, but also taught fishing. It was good when poultry, young animals, and compound feed were provided – people raised poultry for their own consumption and sale."

- Respondent in Tomakivska

"And I would like to restore the barn to keep some duck or chicken for the child, so that there is something to eat for the winter. If there was a barn, I would, of course, keep a poultry. And even sell some chicken in order to pay at least a little for utilities or buy clothes for my son."

- Respondent in Shevchenkivska

A fifth of those surveyed would like access to the **labour market** to earn a living on their own, with IDPs paying more attention to this. Respondents also identified the need for access to grants, training, advanced training, solutions to transportation problems in hromadas, support for childcare, including the opening of kindergartens and schools. Other urgent needs included winterization, access to non-food items, including hygiene products, food, housing, water, etc.

Business Environment

This section examines the main challenges faced by small businesses and small-scale agricultural producers in assessed hromadas since the outbreak of the conflict and the current situation, including changes in demand, supply chains, and market access, as well as how businesses are trying to adapt to the current conditions. It also examines the state of external support for businesses, what support is needed. A total of 31 business representatives were surveyed, including 18 agricultural producers, 10 in the trade sector, 2 in the service sector, and 1 in the woodworking industry.

Business conditions

Challenges and constraints for businesses

Respondents identified multiple challenges and constraints in running their businesses since the full-scale invasion began in February 2022.

The most frequently mentioned challenge was the **lack of qualified labour**, which was particularly important for agricultural activities and was also mentioned above by local authorities, but other businesses also mentioned this, including it as a general problem in their hromadas. In Ukraine's agricultural sector, men traditionally work more in such professions as tractor drivers, combine operators, truck drivers, etc. Some respondents noted that women are reluctant to work in areas that require physical strength. However, due to the martial law and **mobilisation**, many men have been conscripted into military service, making the labour shortage an essential challenge. Typically, respondents who reported no personnel issues were those with small farms where agricultural production was a family business or where one person was sufficient to do the work, or owners of shops where, due to low trade volumes, there was no need for hired labour.

"Last year we had a large-scale mortality of livestock in households. And due to the lack of qualified veterinarians, they could not find the cause of the disease of the livestock. [...] It seems to me that if there was a qualified livestock specialist or veterinarian, he would be able to identify the cause more quickly, and perhaps it would be possible to treat or disinfect in time. But we didn't know how to treat animals."

- Farmer in Borozenska

The next significant challenge for businesses was **inflation and rising prices**. This is primarily due to the rise in the dollar exchange rate against the hryvnia, which has led to a rise in the cost of foreign goods, primarily fuel and lubricants, spare parts for mechanical equipment, seeds, mineral fertilizers, plant protection products, etc. However, according to reports, the cost of manufactured products remained almost unchanged, or even fell in the most dangerous areas due to buyers' safety concerns. This significantly affected the ability to conduct agricultural business.

Certainly, the ongoing war poses significant **security risks**, primarily the threat of shelling from long-range weapons, artillery, or drones. Suppliers and buyers refuse to travel to areas of potential shelling, but entrepreneurs themselves are also afraid to move easily within the hromada or travel on business.

Significant impact on both agricultural and non-agricultural businesses was caused by **physical damage or destruction of assets**. This proved to be particularly relevant for Oskilska, Shevchenkivska, and Borozenska hromadas, where all respondents had suffered damage to their property or been looted (one small farmer from Borozenska hromada did not mention this).



Picture 3. Illustrative picture of destroyed vehicle in Kharkivska oblast

Half of the businesses surveyed reported **logistics disruptions**, manifested in suppliers' refusals to deliver goods to areas they considered dangerous and buyers' unwillingness to risk visiting the respondents. Respondents were often forced to deliver purchased goods themselves, as well as to transport manufactured products. Another alternative was to sell products at significant discounts. The situation was complicated by the deterioration of road conditions.

In all hromadas surveyed, except for Kyrykivska, the farmers interviewed drew attention to the presence of **mines or UXO**, especially in Borozenska and Oskilska hromadas. Not only agricultural fields suffered from contamination with explosive objects, but also forest belts, adjacent territories, and access roads.

Adverse **weather conditions** were noted more in hromadas located further south, namely Borozenska, Stepnenska, Tomakivska, and Shevchenkivska. Late frosts in the spring damaged the harvest, followed by hot, dry weather combined with a lack of rainfall. This created significant unfavourable conditions for the agricultural business.

Damage to infrastructure, particularly electricity and water supply, also caused problems. According to reports, Oskilska hromada suffered more from power outages or even a complete lack of electricity, which was essential for storing and processing products, powering electrical tools for repairs, etc. In Tomakivska, Borozenska, and Shevchenkivska, the respondents surveyed paid more attention to water supply, which was particularly necessary for vegetable growing. Due to the lack of cheap water, growing vegetables was unprofitable for farmers.

Financial constraints

When it comes to **access to credit**, most respondents considered it too risky and therefore were not interested in it, or stated that they did not have access to it. Only four farmers from Borozenska, Kyrykivska, Stepnenska, and Shevchenkivska hromadas reported that loans worked effectively. In addition, high interest rates on loans were mentioned.

"We do not have loans. We deliberately chose a strategy not to use loans, because now there is a war. You can take a loan, and then, God forbid, something will happen – and the debt obligations will remain with the children. I really don't want this."

- Store owner in Tomakivska

Given the riskiness of credit funds, respondents acknowledged the problem of **insufficient funds** for business development, which, for some, was a constant need that did not arise with the onset of the conflict. According to reports, entrepreneurs relied on relatives, business partners, or their own funds in this regard. In hromadas affected by destruction, funds are needed to restore damaged infrastructure, such as warehouses or utility rooms, repair agricultural equipment that can be restored, or purchase new equipment. For example, a farmer from Oskilska hromada estimated that he needed half a million hryvnias for repair work. Due to the depletion of their own resources, the farmer and his family sought other sources of income, such as public service, service in a demining unit, growing vegetables on their personal plot, and raising chickens, instead of working the fields.

Respondents also reported a shortage of wheeled vehicles, expensive fertilizers, fuel, and spare parts. It was important for farmers to purchase seeds, plant protection products, and fertilizers. Generators and fuel were needed for energy autonomy.

Half of the business representatives surveyed expressed difficulties in working with the state, including what they considered to be a high **tax burden** and **regulatory complexities**. First and foremost, entrepreneurs reported an increase in the military tax from 1.5 percent to 5 percent. In addition, farmers reported the introduction of a new tax – a minimum tax liability per hectare of land – and tax indexation.

In Oskilska hromada, they noted the restoration of taxes immediately after the demining of some land plots, despite the lack of income from the land. Farmers simply did not have time to earn income, but they were supposed to pay taxes.

In Borozenska hromada, farmers noted that taxes remained unchanged despite poor harvests due to frosts in the spring and lack of rainfall and drought in the summer. In other words, despite the lack of or minimal income, taxes were the same as in other, more favourable regions of the state.

Regulatory difficulties are primarily manifested in relations with tax authorities. In Kyrykivska hromada, farmers complain about the uncertainty of state policy on soybean and rapeseed exports, which makes it difficult for farmers to plan their activities.

In addition, respondents from Tomakivska hromada highlighted the issues due to lack of the office of tax service in the territory of hromada, which had been moved to the city of Nikopol, located in a dangerous zone under constant shelling and drone attacks. Therefore, entrepreneurs were afraid to go there to obtain government services.

Changes in demand/customer base

Most of the businesses surveyed reported a **decline in market demand**, mainly due to a decrease in the number of customers after February 2022. This was especially true for non-farm businesses surveyed, those who sold food or non-food items to the population. This situation was primarily due to a decline in population and purchasing power. Another reason for the decline in consumer demand, according to non-farm businesses in Kyrykivska hromada, was the reduction in social payments to IDPs. At the same time, in Tomakivska hromada, the decline in customers was attributed to increased competition, as businesses from nearby hromadas suffering from constant shelling, such as Marhanetska and Nikopolska, had relocated there.

"I would say that compared to last year, trade is still declining. Maybe back then people were receiving some additional payments, some kind of social benefits – that's what I think. We've definitely noticed that purchasing power is decreasing. Even compared to 2024 – it's gotten worse."

- Store owner in Kyrykivska

Stable demand was reported mainly by representatives of the agricultural business from Kyrykivska, Stepnenska, Tomakivska, and Shevchenkivska hromadas.

The recovery or even a slight **increase in demand** after the collapse in 2022 was noticed by one-sixth of the businesses surveyed, including new buyers from other oblasts. This was primarily due to the restoration of logistics chains, the inflow of internally displaced persons, and the arrival of military personnel. For example, an entrepreneur engaged in car servicing noticed an increase in demand for his services due to frequent requests from the military to maintain their vehicles.

A farmer in Tomakivska hromada reported that he was unable to meet demand, which he believed was due to the global situation on the agricultural market, in particular, the drought in Africa. Another farmer from Shevchenkivska hromada could not meet demand due to a decrease in production due to a lack of funds, drought, and the need to restore the damaged farm.

In Tomakivska hromada, according to the farmer, the search for new buyers is related to the fact that he previously worked with buyers who are now in the occupied territories, so he has refocused on partners in Odeska oblast. In Shevchenkivska hromada, two farmers had also shifted their focus to markets in Odeska oblast because their previous buyers from western Ukraine were afraid to travel to pick up their products due to security risks, and the market in Mykolaivska oblast was significantly smaller in terms of volume.

There have also been reports of changes in the goods being sold. For example, in Oskilka and Tomakivska hromadas, entrepreneurs had changed the list of goods sold in their retail outlets, and in Stepnenska hromada, a farmer had stopped growing buckwheat because it was not profitable.

Changes in supply chain/market access

Most respondents agreed that they continued to work with **the same suppliers as before February 2022**. At the same time, some entrepreneurs indicated difficulties with supplies due to security risks, which forced respondents to look for **alternative delivery channels**, such as Nova Poshta service. Some entrepreneurs switched to their **own logistics** for the delivery of necessary goods, traveling to suppliers and delivering goods on their own. Some respondents also began working with **new suppliers**, while some reported that there were **fewer suppliers** at present.

"Yes, there are problems [with supply]. For example, before the war, we had Nova Kakhovka – It was a logistics hub where you could buy everything: from a bolt to a screw, from minimal fertilizers to seed – everything was there. Now the nearest region is Kryvyi Rih, but it does not cope with this task, because it was built in Ukraine in such a way that it was not a logistics hub."

- Farmer in Borozenska

Many respondents pointed to the **deterioration of roads** as one of the main constraints on doing business, especially for hromadas that were remote from oblast centres or other large cities, such as Borozenska hromada.

According to reports, despite **increased prices for inputs**, the farmers interviewed were forced to **sell their products at low prices** or with minimal profit margins, leading to a drain on working capital, reduced profitability, and an inability to develop their businesses.

"Due to the lack of storage facilities, the price of the crop during harvesting is very low, and farmers are forced to sell it almost at cost, or even cheaper. In this way, they seem to feed the country, but they themselves have no income. There is almost no profit, profitability is very low. They just survive. It's really hard here."

- Farmer from Stepnenska

The entrepreneurs interviewed mainly sold their goods on the **local market**, either at grain elevators, to intermediaries, or to local residents, in the case of shop owners.

At the time of the survey, two entrepreneurs from Oskilska hromada **did not have any goods to sell**, the owner of the sawmill did not have any raw materials for processing due to a fire in the forestry, and the farmer was unable to grow production due to the mining of fields.

Recent shocks or disruptions

Most respondents agreed that they **had not experienced any significant shocks** or disruptions to their work in the last 3-6 months. In particular, all businesses in Shevchenkivska hromada reported this, despite some intensification of hostilities and minor advances by Russian armed forces in [Zaporizka oblast](#).

At the same time, challenges related to **security risks** were mainly reported by farmers who suffered from shelling, drones, UXO, and fires caused by them.

Also, this year, according to reports, **natural incidents** such as drought and **utility disruptions**, such as electricity or water supply, have become obstacles for business.

"Currently, 100 hectares of wheat and 40 hectares of winter peas have been lost, which were not mowed at all. We collect documents for the commission so that at least they are exempt from taxes. Unfortunately, there was an appeal from official farmers of the Kherson region to the Cabinet of Ministers of Ukraine, but they said that there was no money."

- Farmer in Borozenska

As for other recent shocks, certain plots of land were seized from farmers in Oskilska and Stepnenska hromadas for military purposes.

Due to a fire in the forestry on the territory of Oskilska hromada, entrepreneurs in the woodworking industry lack raw materials, and Borozenska hromada reported that, due to drought, it was impossible to harvest hay and other feed for fattening livestock during the cold season.

Impact of conflict

The characteristics of the local economy since the outbreak of war

In general, most respondents agreed that there were **fewer businesses** in hromadas, some had their property destroyed, some had relocated, and some had reduced their business volume. This was also linked to **population decline** and, consequently, reduced demand, security risks, and destruction.

When describing the current economic situation of their hromadas, respondents mainly indicated that certain **agricultural activities were continuing**, although in some cases on a reduced scale, while some sectors had been suspended. In particular, according to reports from hromadas, **livestock farming has declined** significantly due to low milk purchase prices, difficulties in obtaining feed, limited access to water, and uncertainty about the future. Grain cultivation had also undergone changes due to drought, low purchase prices, and the contamination of cultivated land with mines.

"Previously, people kept a lot of poultry and livestock, but now almost no one keeps them. Now people do not keep rabbits or chickens, people have only animals such as cats and dogs. And only a few keep livestock."

- Off-farm business in Oskilska

In Shevchenkivska hromada, respondents mentioned the presence of repair crews that restore property damaged by the war or repair houses for displaced persons.

Another important factor of local economy conditions was **uncertainty about the future**, which makes businesses **afraid to invest**. Due to constant shelling and even the threat of occupation, businesses that had free funds did not invest them in development.

Among the negative features of the local economy, respondents noted the **lack of development** of local infrastructure and, in general, any development projects. This was because the military's needs were currently being met first and foremost, including the purchase of equipment, consumables, repairs, etc. Local budgets were also being used to support internally displaced persons or provide basic assistance for the restoration of damaged property. The same applies to local entrepreneurs, as they were also helping the military.

Some respondents noted that business had **shifted to smaller volumes or informal activities**. For example, a non-food retailer rented two floors in a building before the war and had employees, but currently worked alone and rents a small space because the number of people buying goods had decreased significantly. There had been reports of informal employment to avoid taxation. In Shevchenkivska hromada, vegetable cultivation had reportedly declined significantly due to insufficient and expensive water supply.

The entrepreneurs surveyed also drew attention to the **reduction in available services**, primarily kindergartens, schools, medical institutions, and other state institutions. In Oskilska hromada, the closure of a nursing home, which provided 300 jobs, became a painful issue. In Borozenska hromada, a respondent noted the lack of haircutting services.

Respondents also noted the emergence of new customers, such as military personnel and internally displaced persons. Although some noted the **low purchasing power of IDPs**, they tended to buy only the most necessary basic goods in small quantities. For example, in Tomakivska hromada, although respondents noted an increase in population, this did not have a significant effect on the local economy, as the solvent population left hromada at the beginning of the conflict and was replaced by people with low incomes, including pensioners and people with disabilities. In general, **low-income**

levels among the existing population were noted in Tomakivska and Borozenska hromadas. The population's **dependence on humanitarian aid** was noted in the Oskilska hromada.

"The biggest change is a sharp reduction in production and turnover, especially in trade. The reasons are a decrease in the number of solvent population, an increase in food prices, utility tariffs, as well as a significant increase in the price of fuels and lubricants and the tax burden."

- Farmer in Tomakivska

New businesses have emerged in Stepnenska hromada, mainly due to the military, and in Tomakivska due to the relocation of businesses from dangerous areas of Dnipropetrovska oblast that are under constant shelling.

Adaptations to business model/practices; coping strategies

Respondents reported using multiple models to adapt their businesses to the existing situation. Specifically, those who suffered physical damage to their assets mostly **carried out repairs**. This was particularly relevant in Oskilska hromada, which was affected by the occupation in 2022, and Shevchenkivska hromada, which was located in an area of active hostilities in 2022.

Due to difficult circumstances related to the mining of agricultural land, limited logistics, complicated access to loans, damage to assets, etc., farmers were forced to **change their agricultural practices**. In particular, they started livestock farming, adapted crops to conditions of reduced resources and drought, prepared their own seeds instead of purchasing them, and grew limited varieties of vegetables, etc.

"With the beginning of 2022, when the war began, we began to shift the area towards crops that require less costs and investments. More attention was paid to soybeans. At the same time, we see that the cultivation of this crop is unstable – both due to weather conditions and market conditions."

- Farmer in Kyrykivska

Another important aspect of business adaptation was the introduction of **utility autonomy**, including the purchase of generators for energy self-sufficiency, as well as water storage tanks.

Non-farm businesses had also adapted their business models. In particular, they had **reduced their product range**, adapted their assortment, introduced new products for sale, etc.

According to reports, some farmers, in order to resume their activities more quickly and return to work on the land, **carried out demining themselves**, without waiting for assistance from the qualified staff.

Due to labour shortages and high taxes on hired workers, some farmers reported that they were forced to **work independently** or **involve family members**. A farmer from Oskilska hromada also reported that due to the lack of income from farming, he and his son had found employment.

A farmer from Borozenska hromada planned to solve the problem of labor shortage through production automation. In particular, installing an autopilot on a tractor that works with a GPS navigator would also help solve the human factor in production. Unfortunately, he currently lacks the funds for such equipment.

Adaptation strategies included the shared use of agricultural equipment by several farmers or the wholesale purchase of goods by several retail outlet owners. There were also cases of agricultural equipment being leased.

In order to earn money for equipment repairs, a farmer from Oskilska hromada collected vehicles and equipment that could not be repaired and handed them over to a scrap metal collection point.

Support received

According to reports, two-thirds of respondents **did not receive any kind of support**, either from the state or from non-governmental organizations, in particular, no respondents from Tomakivska and Shevchenkivska hromadas. In Kyrykivska and Oskilska hromadas, only farmers received a certain type of support.

"There were vouchers from FAO so that we could buy what we had lost in Epicenter – a shovel, keys and other things that we needed for housekeeping [for the household]."

- Farmer in Oskilska

Some respondents **received vouchers, grants, or resources** from **non-governmental organizations**. Meanwhile, those who got some kind of support noted that it was effective for them.

"I am very grateful to the Acted Foundation. I made a business plan that year, received a grant of 33 thousand hryvnias. I am very grateful because I bought a tool that I needed directly to perform my repair duties."

- Service provider in Stepnenska

State support was mentioned less frequently. In particular, the 5-7-9 cheap loan program, or "Harvest of Victory," grants from the employment centre, and subsidies. Borozenska hromada also mentioned the provision of generators from the regional military administration.

Needed support to promote business recovery

Most respondents agreed that the most useful support for their business would be some kind of **financial assistance**. Most mentioned the need for direct financial support, but grants were also cited. Farmers reported that they needed funds to purchase equipment, tools, fertilizers, and seeds. As a form of financial support, they also mentioned a compensation mechanism in case of drought, which was ongoing this year, or the purchase of agricultural equipment. Compensation for war-damaged property, or at least partial compensation for reconstruction, was also mentioned. Representatives of non-farm businesses would spend financial support on purchasing necessary equipment, paying for utilities, and carrying out repairs after war-related damage.

Reducing taxes and easing regulatory norms could be equally important support measures. Farmers reported an increase in taxes after the start of full-scale war, including an increase in military tax, the introduction of indexation of the normative monetary valuation of land, and the introduction of a new land tax – the minimum tax liability. In conditions of drought, reduced yields, and low purchase prices, tax pressure created unfavourable conditions for the business of farming enterprises, slowing down or completely preventing the restoration of damaged farms and their development.

"The most useful support for the survival and development of business would be tax holidays, at least for two years. Although this will not solve all problems, it would provide some relief. First of all, it is necessary to abolish the tax on the minimum tax liability – I believe that it is not needed at all. It is also necessary to minimize the tax burden and stop blocking tax invoices. All farmers will then come out of the shadows, work officially and pay even more taxes. This would probably be the best way out of the situation."

- Farmer in Tomakivska

Entrepreneurs also expressed their desire for assistance in the form of **equipment**, including the repair or purchase of vehicles. For example, the owner of a sawmill in Oskilska hromada lost expensive equipment for wood processing and furniture production. Now he could only cut raw materials into boards or beams, which did not generate much profit.

Some entrepreneurs would like to receive support in the form of **training courses**, including methodology for growing new types of crops, training staff in the operation of agricultural machinery, drafting business plans, etc.

"Now many farmers are trying to switch to winter crops, and rapeseed is one of the main among them. It is mostly grown by large farms. The little ones are afraid, mainly due to a lack of knowledge of how to properly grow this crop. It would be very good if the state organized training courses in this direction."

- Farmer in Tomakivska

Equally important for the entrepreneurs surveyed was the restoration and development of infrastructure, primarily the improvement of road quality, which was particularly highlighted in Kyrykivska, Tomakivska, and Shevchenkivska hromadas. However, in Stepnenska, the restoration of the irrigation system was mentioned. In Oskilska and Shevchenkivska, the need to restore grain storage facilities was noted.

Improved access to markets, access to legal aid, raw materials, and the construction of shelters were also mentioned.

Future Outlook

This section defines the current priorities of local authorities, and their views on the future development directions of selected hromadas. It also examines intentions of households to relocate, expectations for the near future, hopes, and plans in the event of a ceasefire. Finally, it contains expectations of businesses regarding future opportunities and challenges.

Local authorities' perspective on hromada development

Expectations for the next 6-12 months

Overall, respondents were unable to determine their expectations for the next 6-12 months, primarily due to war risks. This leads to uncertainty about the future. Most respondents agreed that everything will depend on the situation at the front. Positive expectations were based on respondents' personal confidence that the war would end, and real reconstruction would begin.

Priorities in infrastructure restoration

Most respondents agreed that **infrastructure restoration and development** were the current priorities for economic recovery and sustainability in the assessed hromadas. However, the areas of infrastructure development depended on the regions and the level of damage caused to the hromadas by military actions.

In Kyrykivska hromada, which was less affected by the war, the main priority was renovating the water supply system, built over fifty years ago and severely deteriorated, significantly impacting residents' quality of life. Another priority was repairing roads damaged by heavy military transport, although their condition had already been poor before the war.

In Oskilska hromada, which was temporarily occupied and experienced heavy fighting when the territory was retaken by Ukrainian forces, the priorities for infrastructure restoration were much broader. In fact, key informants were unable to identify one or two priorities. They mentioned the restoration of forestry, parks, educational and healthcare facilities, road repairs, water supply systems, etc. However, respondents understood that in the current conditions of uncertainty regarding the front line, security risks, and the small population living in the hromada's settlements, the issue of infrastructure restoration, was unlikely to be a priority.

In Stepnenska hromada, which suffered limited shelling of infrastructure, the priority was to repair educational facilities damaged by shelling. Other priorities included repairing facilities that were not damaged by the war but affect the quality of life of the local population, including healthcare, education, and cultural facilities, hromada administration buildings, and roads.

In Tomakivska hromada, which experienced less direct military-related damage, the primary priority was restoring and developing the water supply system, destroyed following the collapse of the Kakhovka Reservoir. To address this, the hromada established its own water supply company and planned to extend services even to villages that previously lacked centralized water access. In addition to ensuring drinking water for residents, restoring the irrigation system for agricultural fields was also highlighted as a critical need, as farmers continue to suffer from drought conditions.

In Borozenska hromada, which was temporarily occupied, the priorities were to repair roads due to their poor condition, provide residents with drinking water, and restore educational, cultural, and healthcare facilities.

In Shevchenkivska hromada, which was not occupied but was in the zone of intense active hostilities, the priorities are the restoration of residential buildings, the water supply system, and road repairs.

Current priorities for recovery

Another important economic priority in all hromadas is the **attraction of qualified personnel** and staff training or retraining programs. This was primarily due to the problem of population and skilled labour outflow, but also to the arrival of IDPs. There were reports of staff shortages in the public service, agriculture, medicine, and education. Construction workers were also reported to be important for the restoration of damaged infrastructure. In Borozenska hromada, one informant pointed out the insufficient level of education in vocational schools due to the fact that classes were held remotely, resulting in students receiving poor knowledge, a lack of practical training, and, consequently, low qualifications. In Shevchenkivska hromada, there was support for more active involvement of women in the labour market.

Respondents also highlighted **attracting investment** and creating employment opportunities as key priorities. However, these ideas were generally expressed in broad terms, lacking specific implementation steps, and appeared more aspirational than actionable. The vision extended beyond restoring pre-February 2022 living conditions to significantly improving them. Proposed measures included partnering with foundations and donors, revitalizing local businesses and encouraging the return of displaced residents, attracting young, educated professionals to live and work in the hromada, and creating conditions that would prevent youth outmigration by ensuring local employment opportunities.

"Vocational training programs are not in demand. Even when we offer veterans to contact the employment centre, there is no interest. People do not believe in the effectiveness of retraining. If a person has mastered a new profession, he is still not hired without experience."

- KI in Tomakivska

In terms of specific steps, local authorities outlined the need to **set up safe places and build shelters**, as this is the main obstacle to starting **offline education** for children and, in general, they are necessary to protect the lives of local residents. The lack of bomb shelters also limits the involvement of non-governmental organizations, according to KI in Stepnenska hromada.

Another priority was to create **autonomy in utility services**, primarily electricity and water supply. It was proposed to install solar panels, drill boreholes, and build water purification systems.

In Borozenska, Oskilska, and Shevchenkivska hromadas, **demining** remains a priority, despite certain measures taken in this direction.

Equally important was ensuring housing for IDPs. In Borozenska and Stepnenska hromadas, key informants focused on renovating abandoned residential properties, while in Tomakivska and Shevchenkivska hromadas, KIs planned to establish compact housing settlements.

In Tomakivska hromada, supporting war veterans was also a key priority. To achieve this, a dedicated veterans' space was established, employing two veterans. The space hosted trainings and master classes and provided opportunities for assistance with business planning and implementing entrepreneurial ideas.

Directions for future development

Most respondents considered **agriculture**, which was the basis for local economies, to be a priority area for hromada development. First of all, grain and vegetable production, in addition the need to introduce primary processing in the form of livestock farming, which consumed grain, was also mentioned.

All key informants from Oskilska hromada emphasized the need to develop **tourism** in the area as a long-term recovery strategy. Before February 2022, green tourism was thriving thanks to forestry, reservoirs, a clean river, and infrastructure dating back to the Soviet era. The region attracted visitors from settlements in Donetsk and Kharkivska oblasts. Today, however, the infrastructure has been destroyed, the forests have burned, and the reservoir has drained after the dam was blown up.

Household plans for the near future

Outlook for the next 6 months

Respondents' opinions about the future were divided, although most found it difficult to answer this question due to uncertainty about the war, increased shelling, and possible shifts in the front line. For them, everything would depend on the situation in the country and the war.

Worsening of the situation was predicted due to inflation, intensified shelling, and deterioration of the economic situation in the country. Particular concern was expressed about the coming winter and uncertainty regarding heating, electricity supply, lack of assistance with fuel for heating, and increased utility costs. In addition, Borozenska hromada noted this year's poor harvest and the resulting lack of income for the near future.

Hopes for improvement were based on internal hopes for an end to the war, faith in God, personal strength, and improved health for family members. Or on personal efforts to rebuild households and raise livestock.

Displacement intentions

Almost all respondents intended to **remain in the same place** due to emotional attachment to their own home or current place of residence, lack of finance, feelings of uselessness in other places, negative experiences of previous evacuations, and the need to care for relatives. However, some still admit that if the security situation were to deteriorate, they would be forced to move. Two respondents were tied to their current location by the availability of work.

Only seven out of 67 intend to leave, citing their child's enrolment in university, moving to be with a close friend after losing her husband in the war, general danger in their place of residence, the inability of their children to attend school offline, reuniting with family, etc.

Plans for the future if the situation stabilizes

In most cases, respondents did not have clear plans for the future; they simply wanted **peace** and an **end to the war**.

Those who had plans mostly wanted to **start their own businesses**. Most of these businesses were related to the agricultural sector, vegetable cultivation, and husbandry, but there were also other business models. For example, in Oskilska hromada, there were plans to open a café and a shop selling eyewear; in Stepnenska hromada, there were plans to open an auto parts shop; and in Shevchenkivska

hromada, there were plans to open a pharmacy. In Shevchenkivska hromada, a respondent whose husband had difficulty finding work due to not speaking either Ukrainian or Russian had plan to open a goat farm and sell cheese.

"I have everything ready—business plans, all the details are developed and written out—but I want there to be stability, a more stable situation. Only then will I start my own business."

- Respondent in Kyrykivska

An important plan was to **rebuild their own damaged house**, and the dream of owning their own home. Some IDPs planned to **return** to their native settlements.

Respondents who had children planned to send them to **offline schooling** and involve them in social activities, because the online format did not promote the development of children's social skills and made it difficult for them to find friends. In addition, this would allow parents to find a job.

"The online format cannot fully replace the social interaction that children receive at school. Because not only learning is important for children, but also emotional development, a friendly environment, and live communication with peers. Although you understand that returning to school is possible only under safety conditions."

- Respondent in Stepnenska

Due to the significant emotional stress associated with the war, some respondents simply wanted to **relax**, go somewhere to the sea, and spend time with their families in peaceful surroundings without air alarms. Families whose sons were injured in the war wanted to undergo **rehabilitation**.

Business perception of future opportunities and risks

Main concerns for next 6 months

Respondents' opinions on the possibility of continuing operations over the next six months were divided between those who were completely confident and those who were not confident at all. The most pessimistic were businesses in Oskilska hromada, where no respondents expressed complete confidence and only one was somewhat confident.

This sense of confidence was based on the psychological habit of cyclical work on the land depending on the season and the crops sown; farmers knew what needs to be done on their land. However, the confidence of an entrepreneur engaged in freight transportation was based on the possibility of quickly moving to another location, depending on the security situation.

The feeling of uncertainty was based primarily on security risks, but they also mentioned this year's poor harvest and doubted whether they would be able to pay taxes. A representative of the food business also doubted the continuation of work due to excessive taxes and an insufficient customer base.

Dominant business sectors in the frontline hromada

According to reports, there were also trade outlets in the form of shops or kiosks selling food and non-food items in hromadas. In Tomakivska hromada, respondents noted an increase in the beauty and body care industry, such as hairdressers, massage services, tattoo artists, beauty salons, etc., but most of them operate unofficially.



Picture 4. Illustrative picture of typical store in rural areas

Directions for strengthening business, livelihoods, & local economy/hromada

Despite all the current difficulties, most respondents agreed that **ending the war** and, accordingly, the negative factors associated with uncertainty and security, is a necessary condition for strengthening businesses, livelihoods, and the local economy.

Respondents expressed a desire to **increase support** for businesses in the form of financial support, grants, equipment, inputs, etc.

"When the war ends, I am sure that our European partners will also actively support us with loans. Today, there are many different loan programs for small family businesses, projects with financing from 50 thousand to 400 thousand and even up to 7 million hryvnias. The main thing is to participate, write projects, apply for grants and seek their approval."

- Farmer in Kyrykivska

Entrepreneurs also mentioned **tax reductions** or possible tax exemptions for a certain period of time. For example, an entrepreneur engaged in the repair and resale of cars wished for a reduction in import duties on cars, because they are currently very expensive, and business has actually come to a standstill.

It was also important to **restore infrastructure**, including road repairs, and it was essential to restore the water supply.

Key informants drew attention to **offline education** and **leisure activities for children**, as well as the creation of shelters and safe places in schools. Due to the lack of safe places to leave their children, it was difficult for parents to find work, even temporary or informal jobs. However, the construction of shelters was also important for adults to feel safe in the workplace.

Regarding **business support**, key informants in Oskilska hromada expressed a desire to expand support programs for farmers, particularly livestock farming, which provides more added value than simply growing grain. They also wished support for vegetable growing, particularly greenhouse farming. Farmers would like to see faster demining and the introduction of agricultural machinery support. In Stepnenska hromada, farmers would like to have drip irrigation and scales for weighing trucks. In Shevchenkivska hromada, farmers mentioned grants for specific business development projects.

Respondents also considered the **expansion of public services** to be important for hromada development. In particular, Stepnenska and Shevchenkivska hromadas drew attention to the development of fire protection in hromada, which was very important in conditions of constant threat of shelling, as well as the availability of first aid and access to public administrative services. In Tomakivska hromada, access to tax services and medical care was important for entrepreneurs. In Borozenska hromada, they would like to have an ATM in hromada.

Some entrepreneurs drew attention to the simplification of bureaucratic procedures, the creation of more transparent procedures, and predictable legislation, in particular, the creation of transparent procedures for supporting farmers, simplifying procedures for the construction/installation of shelters, expanding opportunities for exporting goods abroad, simplifying mechanisms for compensation for damaged/destroyed property, etc.

CONCLUSION

In the context of the military conflict, residents of frontline hromadas are especially vulnerable to humanitarian and economic challenges due to ongoing hostilities and related security restrictions, which do not facilitate the implementation of large-scale recovery programs or development projects. At the same time, economic activity and the lives of local residents continue in these areas. Through a qualitative approach, employing interviews with various vulnerable categories of households, agricultural and off-farm businesses, and local authorities, this assessment aims to provide an in-depth understanding of the dynamics of livelihoods in frontline areas. The assessment focused on the challenges faced by local authorities in maintaining stability in areas affected by the difficult economic situation; household strategies for overcoming difficulties in meeting basic needs and earning income; constraints faced by businesses and strategies for adapting and mitigating the impact of the conflict. Frontline hromadas in different parts of Ukraine—the north, east, and south—were selected for the assessment. The research aims to support stakeholders in better understanding the economic and humanitarian context in frontline territories, contributing to the development of approaches to humanitarian response and the definition of strategies to support households and businesses.

With the outbreak of full-scale conflict in 2022, frontline hromadas were the first to experience a decline in population and, consequently, in the workforce required for the sustainable functioning of hromadas, but also for businesses, particularly in the agricultural sector, public service, education, and healthcare. The volume of manufactured products also decreased, especially in areas that were temporarily occupied or adjacent to the zone of active armed conflict. But even relatively remote hromadas suffered from the war due to shelling and damage to material resources. Under these conditions, hromadas found themselves in a difficult situation due to a decrease in tax revenues on the one hand, and on the other hand, the need to support vulnerable groups of the population and maintain life in difficult conditions. Hromadas mostly required financial support and equipment to maintain public utilities and infrastructure, vehicles, and office equipment.

The full-scale conflict, which has been going on for four years in a row, and the associated military risks create uncertainty about the future, which hinders the recovery and development of the local economy and job creation. The reduction in educational facilities for children, the lack of bomb shelters, and online learning had become significant barriers to female employment. Limited transportation options prevented people from finding employment outside their places of residence. Most interviewed households reported a decrease in earning opportunities or loss of income since the start of the conflict in 2022. State support remained a very important part of household income, with one-fifth stating that they relied solely on the state. Loss of income and rising prices have led to a deterioration in the living conditions of residents in frontline communities. According to reports, humanitarian aid remained a very important part of livelihoods in frontline hromadas, and the gradual reduction and narrowing of vulnerability criteria for eligibility for assistance created social tensions. The complete cessation of humanitarian support would have a significant negative impact on the livelihoods of the most vulnerable households.

Businesses that remained operational reported acute labor shortages, particularly in agriculture, due to the conscription of men into the state defense forces. Other significant challenges included security risks, inflation eroding resources, damage to means of production, and disruption of logistics. Businesses were generally not interested in loans, as this was considered highly risky in frontline hromadas during wartime. To overcome difficulties, businesses carried out repairs of assets, switched crops, sew their own seeds instead of purchased ones, used less fertilizers, and invested in utility autonomy (e.g., generators, water tanks). Non-farm businesses adapted by reducing their product range, adapting their assortment, introducing new products for sale, etc. Most businesses did not receive external support, but identified direct financial aid, grants, tax relief, and training as critical needs to recover and rebuild.

ANNEX

Table 1: Sampling of Individual Interviews with heads of household

Disaggregation	Kyrykivska	Oskilska	Stepnenska	Tomakivska	Borozenska	Shevchen- kivska	Total
Female-headed with kids (primary school and under)	1	1	1	1	1	1	6
Female-headed who lost a breadwinner	1	1	1	1	1	1	6
Female-headed of pre-retirement age (55-60 years)	1	1	1	1	1	1	6
Female-headed taking care of injured veteran/disabled member	1	1	1	1	1	2	7
Men (aged 18-35)	1	1	1	1	1	1	6
Older men in retirement who still work	1	1	1	1	1	1	6
Employed (official-unofficial)	2	2	2	2	2	2	12
Unemployed	1	1	1	1	1	2	7
IDP households with a disabled member	1	1	1	1	1	0	5
IDPs with kids (under 14 years)	1	1	1	1	1	1	6
Male	3	3	3	2	3	3	17
Female	8	8	8	9	8	9	50
18-35	2	4	4	4	5	4	23
36-59	6	6	4	6	4	6	32
60+	3	1	3	1	2	2	12
Displacement – IDP	5	2	6	3	4	2	22
Displacement – Local	6	6	4	8	6	8	38
Displacement – Returnee	0	3	1	0	1	2	7
Family – Married	6	6	6	8	9	6	41
Family – Single	3	0	1	1	0	2	7
Family – Widow/er	2	2	2	1	1	4	12
Family – Divorced	0	3	2	1	1	0	7
Older HH member - Yes	6	3	4	3	3	4	23
Older HH member - No	5	8	7	8	8	8	44

Disabled HH member – Yes	4	3	5	3	2	5	22
Disabled HH member – No	7	8	6	8	9	7	45
Children in HH – 0	6	4	3	4	4	5	26
Children in HH – 1-2	3	4	7	7	3	5	29
Children in HH – >=3	2	3	1	0	4	2	12
Number of HH members – 1	2	0	2	2	1	3	10
Number of HH members – 2-3	7	6	4	5	5	4	31
Number of HH members – >=4	2	5	5	4	5	5	26
Employed	6	7	8	7	5	7	40
Unemployed	5	4	3	4	6	5	27

Table 2: Sampling of Key Informant Interviews with businesses and local authorities

Disaggregation	Kyrykivska	Oskilska	Stepnenska	Tomakivska	Borozenska	Shevchen-kivska	Total
Agricultural enterprises (micro, medium farms)	3	2	3	3	3	4	18
Off-farm businesses	2	3	2	2	2	2	13
Hromada village council (head of hromada, social protection, economic)	2	2	2	3	1	2	13
Starosta	1	1	1	1	2	1	7