

## Methodology and context

Since 24 February 2022, the escalation of military clashes across Ukraine has prompted an immediate mass displacement and humanitarian crisis. Given the prominence of multi-purpose cash as a modality for assistance, market monitoring is key to ensure humanitarian intervention is effective, sustainable and does not harm local economic systems. Due to the conflict's sudden expansion to areas of Ukraine that were previously unaffected, there is a lack of available market data. The Joint Market Monitoring Initiative (JMMI) seeks to fill this information gap by providing useful and timely data on price trends and market functionality indicators.

The JMMI is conducted in partnership with the Ukraine Cash Working Group (CWG). Data collection is a joint, partner-led exercise carried out by participating CWG members across the country using two harmonised questionnaires. The methodology centres on quantitative, structured interviews with purposively sampled retail market traders who act as individual key informants for their respective markets, with supplementary quantitative Key Informant Interviews (KIIs) taking place with customers. Data is collected in monthly cycles. This factsheet contains findings of data collection conducted between **08 April - 20 April**. Data collection was conducted in-person, with partners having a possibility to switch to remote data collection in case the security situation required so. A total of **612 interviews** were conducted: **278 with retailers**, and **334 with customers**.

## Areas covered

Map 1: Coverage\*



\*For the purposes of analysis oblasts were grouped into **five regions**:

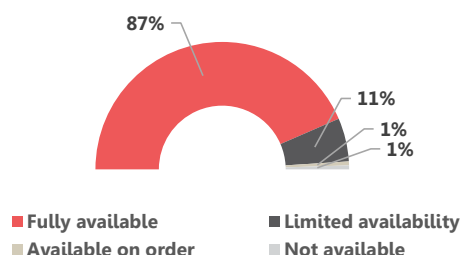
**West** - Volynska, Rivnenska, Lvivska, Ternopilska, Khmelnytska, Ivano-Frankivska, Zakarpatska, Chernivetska; **North** - Zhytomyrska, Kyivska, Chernihivska, Sumyska; **Center** - Vinnytska, Cherkaska, Poltavska, Dnipropetrovska, Kirovohradska; **East** - Kharkivska, Luhanska, Donetsk; **South** - Odeska, Mykolaivska, Khersonska, Zaporizka, Crimea; **Kyiv** - Kyiv city

## Partners



## Availability of items

**Graph 1: % of customers reporting availability, at the time of data collection, of food items, country-wide**

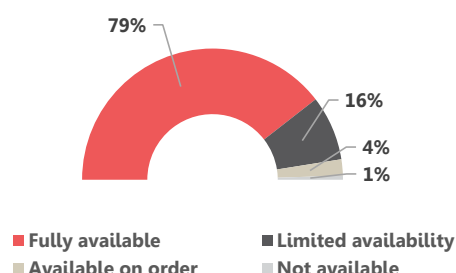


- While 87% of customers reported full availability of food items at the national level (graph 1), regional differences were observed:

- Thirty-one percent of customers in the South reported limited availability of food items. This proportion was 14% in Kyiv.

- In the West and Center customers did not report issues with limited availability (98% and 99% respectively).

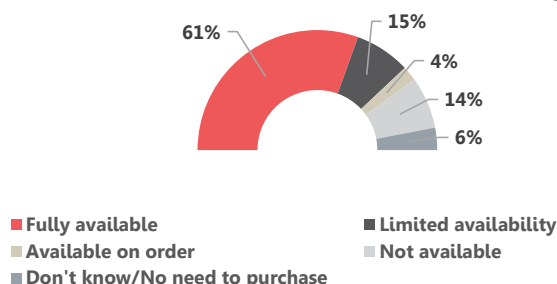
**Graph 2: % of customers reporting availability, at the time of data collection, of hygiene items, country-wide**



- Among the 79% of customers that reported full availability of basic hygiene items (soap, toothpaste, washing powder, sanitary pads, diapers) country-wide (graph 2), regionally the highest availability of hygiene items was reported in the Center and West regions (91% and 90% respectively).

- In the South only about half of the respondents (53%) reported full availability of this item group. Additionally, customers in the South reported limited availability (31%) and availability on order (10%) around twice as often compared to the average across all regions.

**Graph 3: % of customers reporting availability, at the time of data collection, of medication, country-wide**



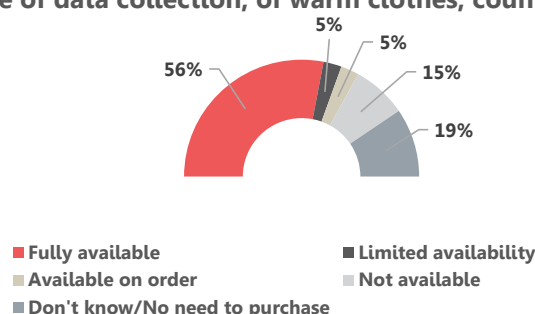
- Sixty-one percent of customers country-wide reported full availability of medication (graph 3). The following regional differences were observed:

- The lowest proportions of reported full availability of medications were in the Kyiv (36%) and South (27%) regions.

- Fifty-seven percent of respondents in Kyiv reported limited availability of medication and 25% cited this option in the South.

- All respondents in Kyiv reported that medication was available to some degree, while in the South one in four respondents (26%) reported that medication is unavailable.

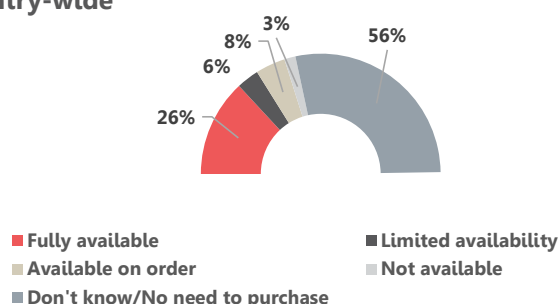
**Graph 4: % of customers reporting availability, at the time of data collection, of warm clothes, country-wide**



- At the national level, 56% of customers reported full availability of warm clothes (graph 4). Possibly due to the season of data collection, a considerable proportion (19%) reported there was no need to purchase such items.

- At the regional level, nearly half of respondents in the Kyiv (43%) and South (49%) regions reported that there was no need to purchase warm clothes. However both of these regions also scored the lowest proportions (14% and 32% respectively) of full availability of warm clothing items.

**Graph 5: % of customers reporting availability, at the time of data collection, of fuel (coal, firewood, other), country-wide**



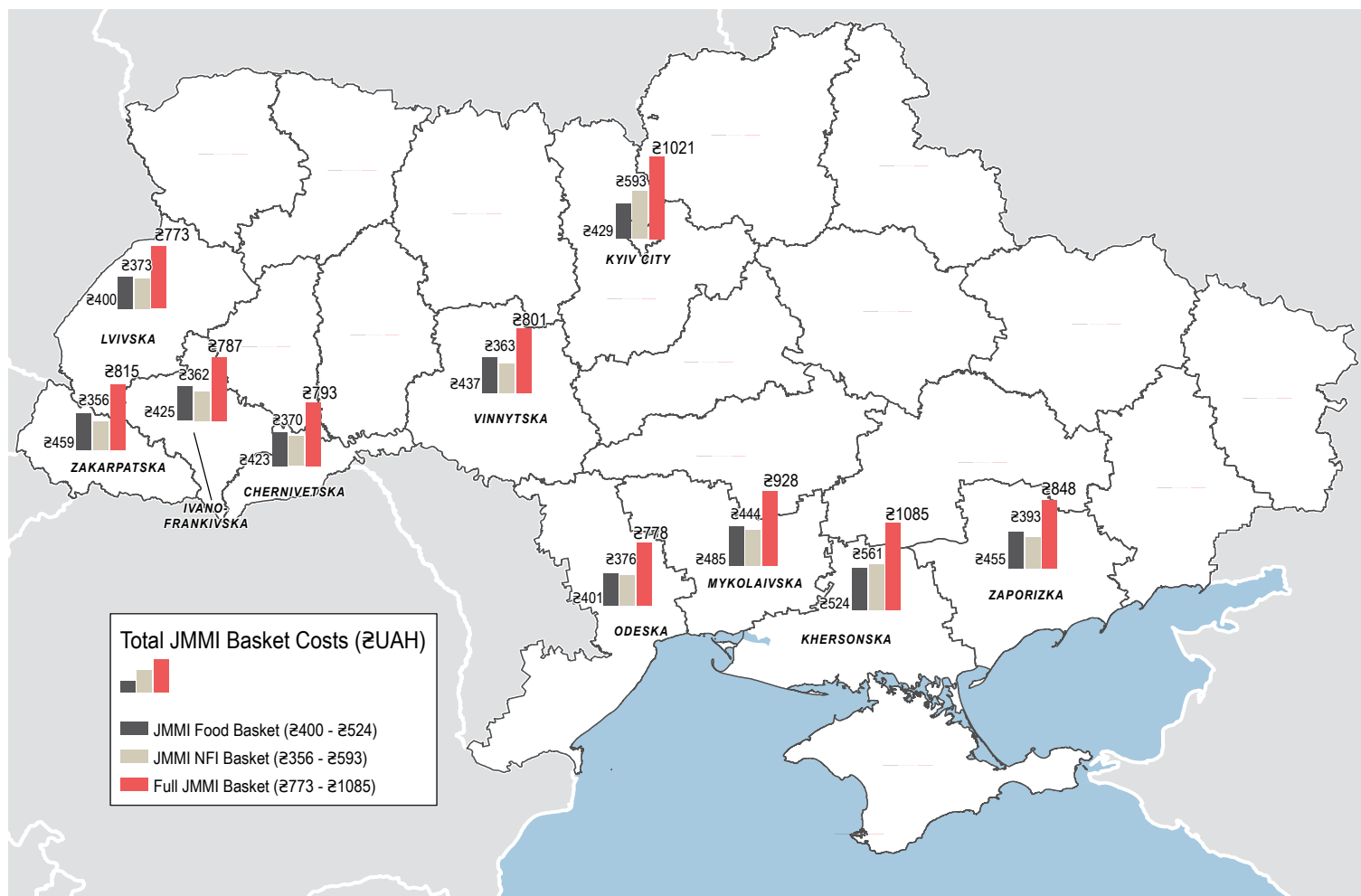
- While 26% of customers reported full availability of fuel country-wide (graph 5), regional differences were observed:

- For most of the respondents (93%) in the Kyiv region availability of coal or firewood was not a concern because such fuel was rarely used for heating in the city.

- The South stood out in terms of reported limitations of availability - 13% reported limited availability and 15% availability on order in that region.

## JMMI basket value

Map 2: Median values of the JMMI baskets by oblast, in Ukrainian Hryvnia (UAH)



## Content of the JMMI basket



### Food items

Bread (500 g)  
Eggs (10 pcs)  
Milk (0.9 l)  
Potatoes (1 kg)  
Onions (1 kg)  
Carrots (1 kg)  
Cabbage (1 kg)

Chicken (legs, fresh) (1 kg)  
Oil (sunflower, refined) (0.9 l)  
Wheat flour (white) (1 kg)  
Rice (round) (1 kg)  
Buckwheat (1 kg)  
Drinking water (1.5 l)



### Non-food (hygiene) items

Diapers (infant, size 3) - 1 small pack (5-9 kg)  
Body soap - 1 bar (75 g)  
Laundry - 1 bar (200 g)  
Washing powder (automatic) - 1 box (400 g)  
Toothpaste - 1 tube (75 ml)  
Hygiene/sanitary pads - 1 pack (10 pcs)

Oblasts with the **most expensive** median full JMMI baskets in April 2022:

1. KHERSONSKA
2. KYIV CITY
3. MYKOLAIVSKA

Oblasts with the **least expensive** median full JMMI baskets in April 2022:

1. LVIVSKA
2. ODESKA
3. IVANO-FRANKIVSKA

## Item prices

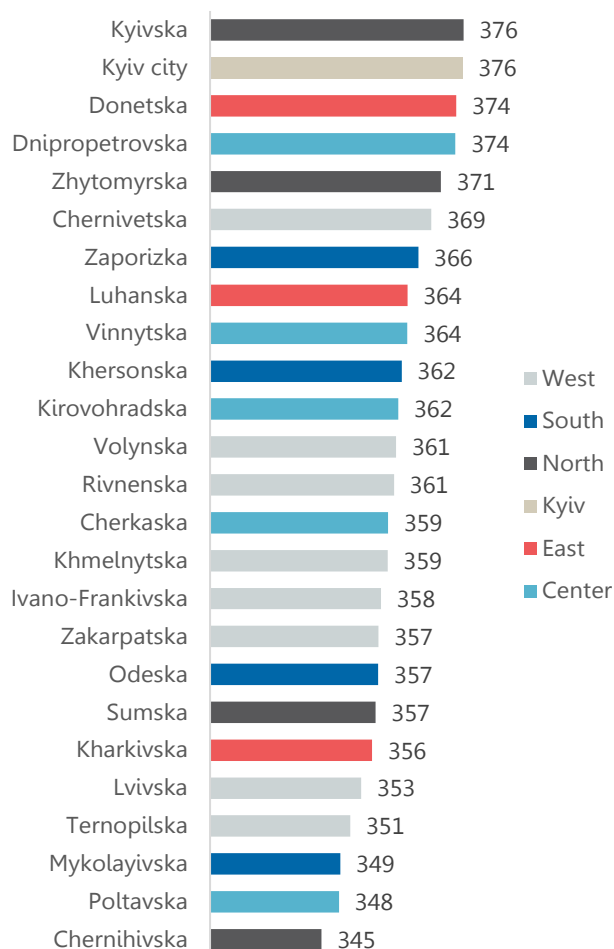
**Table 1: Reported median prices of food items by region, in UAH**

Item	Unit	West	Central	South	Kyiv
Bread	500 g	16.50	17.50	17.10	19.20
Eggs (chicken)	10 pcs	20.80	23.00	24.50	26.20
Milk (2.5%, fresh)	1 bottle (0.9 L)	28.30	29.00	33.00	31.00
Potatoes	1 kg	8.00	9.40	15.00	9.40
Carrots	1 kg	20.00	24.30	20.00	22.00
Onions	1 kg	19.00	21.00	20.00	17.60
Cabbage	1 kg	24.50	28.00	25.00	22.90
Chicken (legs, fresh)	1 kg	69.90	84.20	69.50	81.50
Oil (sunflower, refined)	1 bottle (0.9 L)	57.30	65.00	68.00	58.80
Wheat flour (white)	1 kg	20.00	19.00	22.50	17.60
Rice (round)	1 kg	46.20	42.20	44.40	58.10
Buckwheat	1 kg	67.00	66.70	80.00	50.90
Water	1 bottle (1.5 L)	10.40	8.00	14.00	13.60

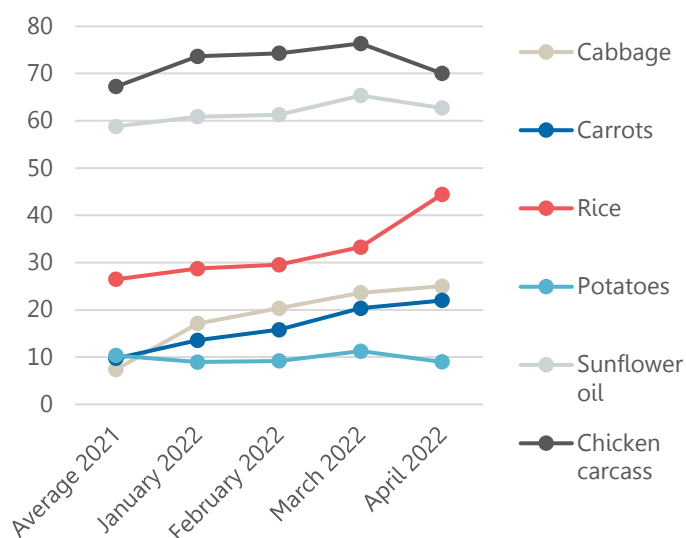
**Table 2: Reported median prices of hygiene items by region, in UAH**

Item	Unit	West	Central	South	Kyiv
Diapers (infant, size 3)	1 small pack (5-9 kg)	242.50	261.50	277.00	421.50
Body soap	1 bar (75 g)	13.50	9.50	12.00	18.40
Laundry soap	1 bar (200 g)	12.90	16.80	16.00	21.00
Washing powder (automatic)	1 box (400 g)	25.00	22.00	33.00	35.60
Toothpaste	1 tube (75 ml)	38.00	26.00	27.50	67.500
Sanitary pads	1 pack (10 pcs)	30.00	27.50	35.00	28.50

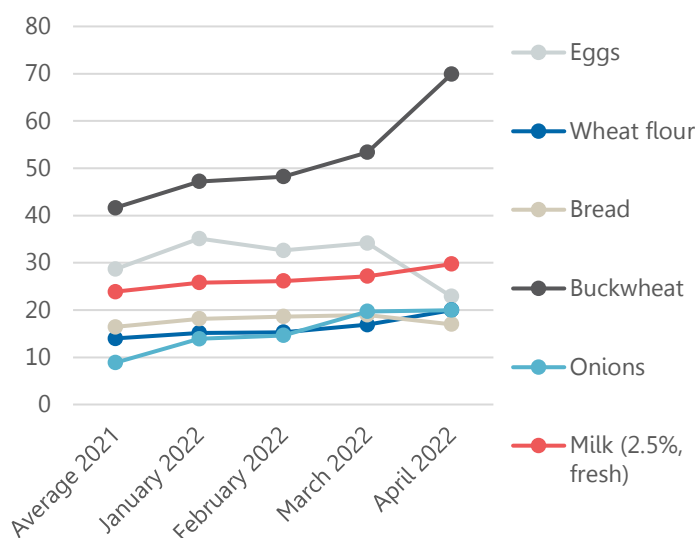
**Graph 6: Cost of the JMMI food basket\* in January 2022\*\*, according to data from the State Statistics Service Ukraine (SSSU), in UAH**



**Graph 7: Changes in price of key food items\*\*\*, UAH**



**Graph 8: Changes in price of key food items\*\*\*, UAH**



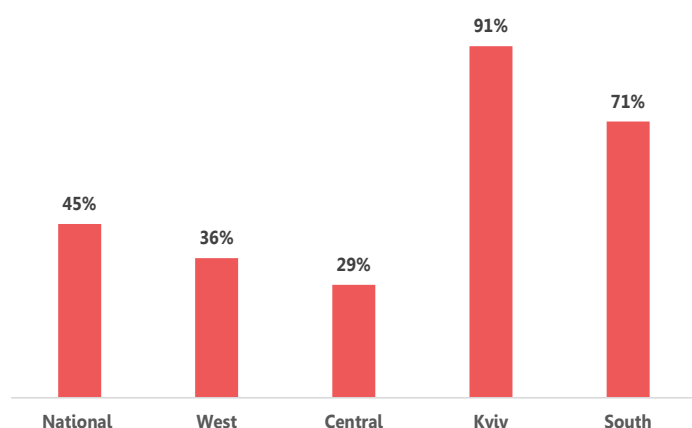
\*The food basket cost has been calculated based on average monthly price of the same items with the same specifications that are included in Table 1, excluding water as data was not available.

\*\*January 2022 is the last month when data for all oblasts was available from SSSU.

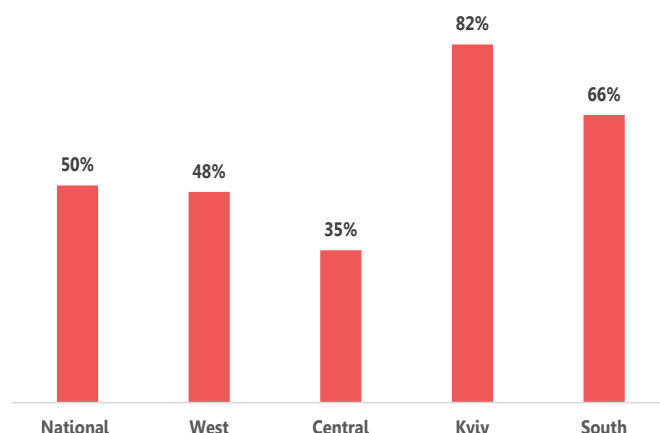
\*\*\*The data include monthly average prices from the State Statistics Service of Ukraine and JMMI median prices as of April 2022. Prices for February and March 2022 collected by SSSU exclude locations that were not under government control at the time.

## Market functionality

**Graph 9: % of retailers reporting difficulties keeping store operational and well-stocked, by region**

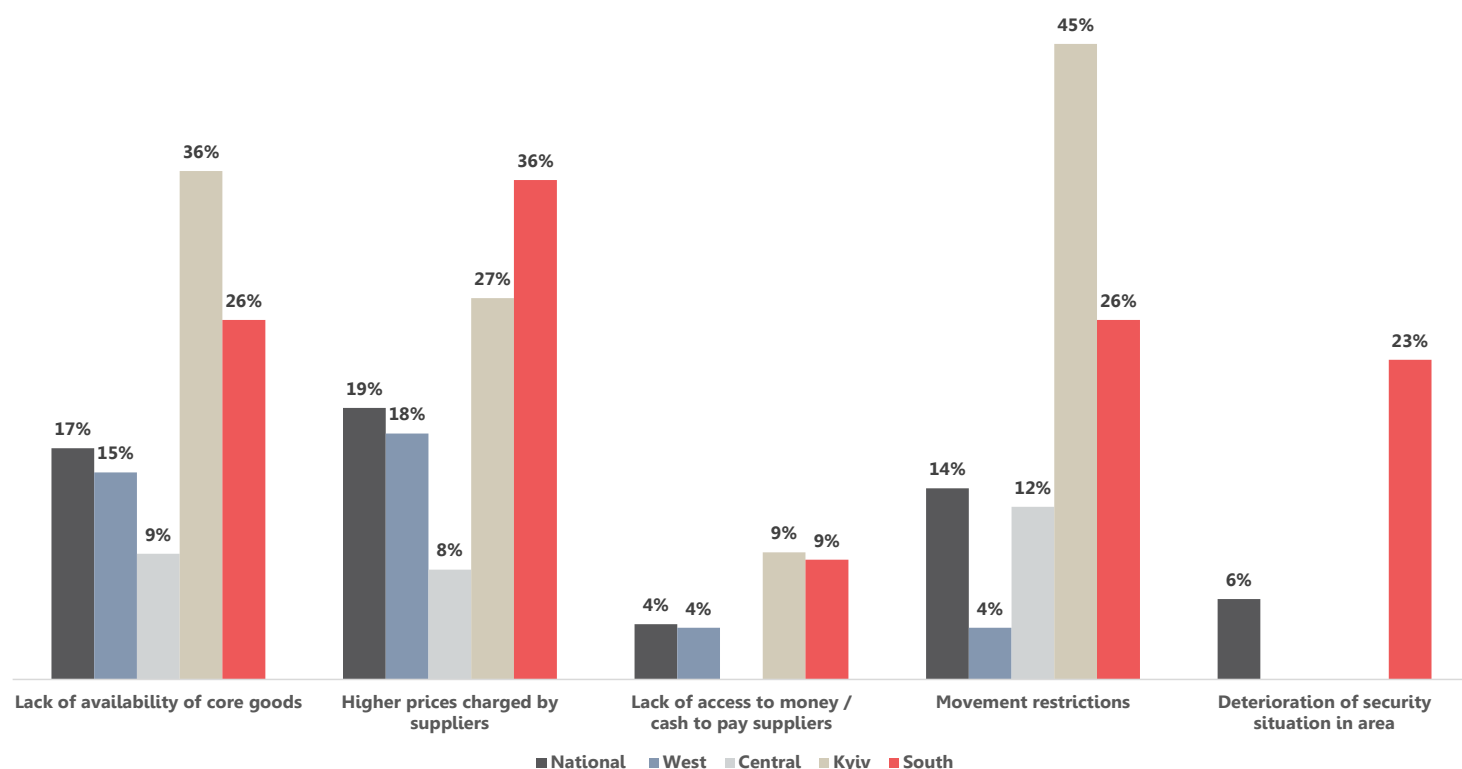


**Graph 10: % of retailers reporting that they expect new challenges due to the crisis, by region**



- Nearly half of interviewed retailers across Ukraine (45%) reported facing challenges in keeping their shops operational and well-stocked.
- Retailers most often reported facing challenges in the Kyiv and South regions (91% and 71% respectively).
- In the West and Central oblasts, this proportion dropped to 36% and 29% respectively. However, the proportion of retailers that reported to expect to face challenges there in the future increased to 48% and 35%.
- Retailers in Kyiv reported most often to expect to face new challenges in the near future, highlighting the continued lack of stability there. Rising prices (73%) and reduced purchasing power of customers (82%) were the two most expected challenges.
- Currently, the most-often cited challenges faced by retailers were high prices charged by suppliers, lack of availability of core goods, and movement restrictions that inhibit commerce (graph 11).
- It is possible that higher prices charged by suppliers, reported by 36% of retailers in the South and 27% in Kyiv, will lead to higher retail prices in the future. This, combined with the lack of availability of core goods, also reported by a substantial number of retailers, highlights the need for ongoing market monitoring across Ukraine.

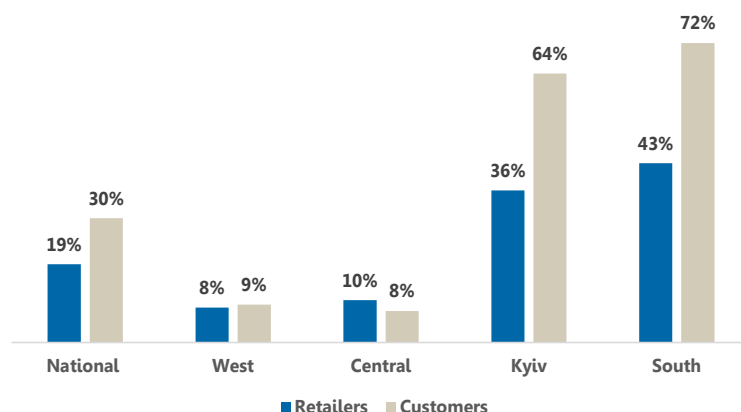
**Graph 11: % of retailers reporting new challenges faced since the start of the crisis, by type of challenge and region**



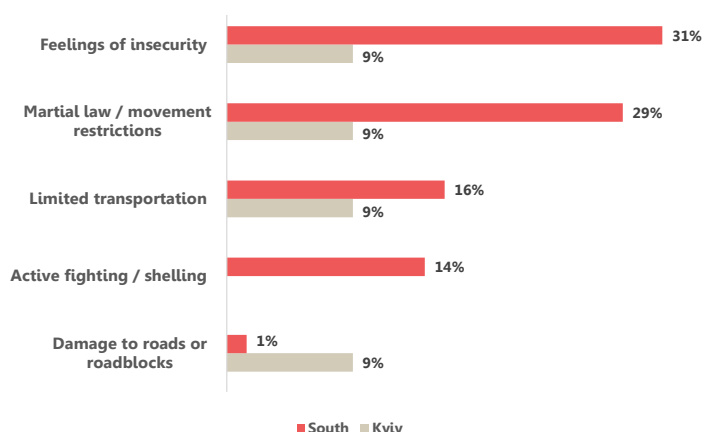
## Market access

- Both customers and retailers were asked about challenges customers face while accessing shops, and nationally, the proportion of customers that reported facing challenges accessing shops was higher (30%) than that reported by retailers (19%).
- In the West and Central regions, fewer than one in ten of interviewed customers and retailers reported that the conflict and related developments had affected customers' ability to access stores and marketplaces.
- The majority of interviewed customers in Kyiv and the South reported the conflict had impacted their ability to access stores and marketplaces. For retailers, who were asked the same question about customers, 36% reported that customers were facing these challenges in Kyiv, and 43% in the South.

**Graph 12: % of customers and retailers reporting that the crisis has affected the ability to access shops, by region**



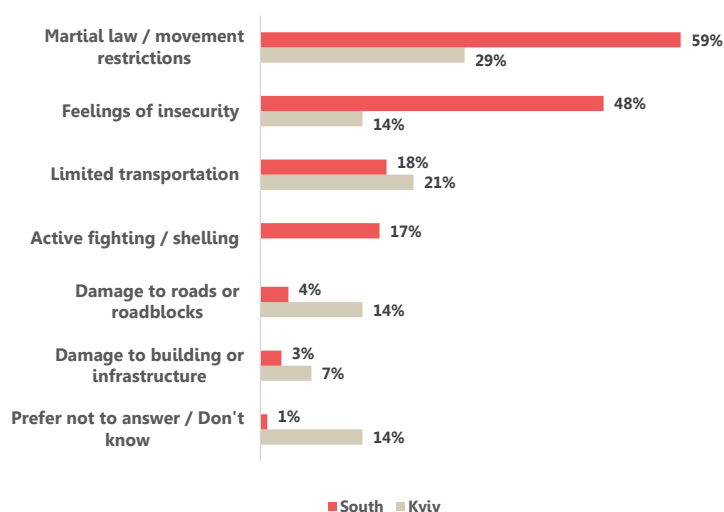
**Graph 13: % of retailers reporting challenges for customer to access shops, by region**



- Retailers in Kyiv and the South most often reported that customers did not feel safe to go to markets and stores in their area due to fears of attacks and being targeted.
- Twenty-nine percent of retailers in the South reported that customers faced challenges due to movement restrictions related to martial law and lack of transportation.
- The South was the only region where retailers reported active fighting and/or shelling in their area as a challenge. This included retailers interviewed in Mykolaiv and Kherson.

- Nearly 60% of customers interviewed in the South reported that movement restrictions related to martial law negatively impacted their ability to access markets and shops. Aside from the nightly curfew, local authorities in some cities have also declared several full-day curfews and movement restrictions. In Odesa, the center of town is closed off.
- In the South, 48% of interviewed customers reported to feel unsafe either at the market or on the way there due to a fear of being targeted.
- Customers also reported that a lack of transportation options has inhibited their ability to access stores. Public transport services could be disrupted and, for those relying on private transport, it could sometimes take longer than usual to get a car fixed at the mechanic due to lack of staff and difficulty to get spare parts.

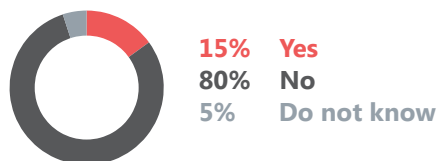
**Graph 14: % of customers reporting challenges to accessing shops, by region**



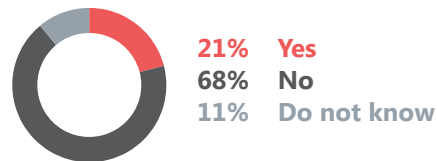


## Suppliers

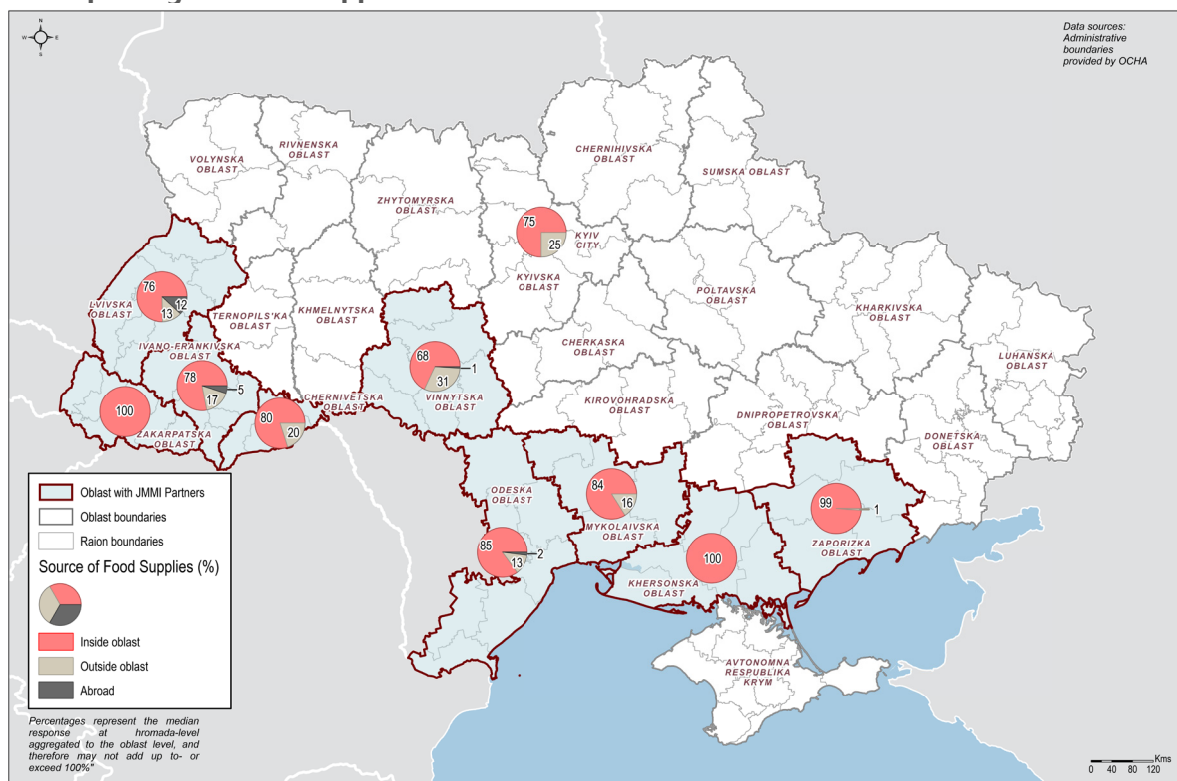
Graph 15: % of retailers reporting that they mostly rely on a single supplier for food items, country-wide



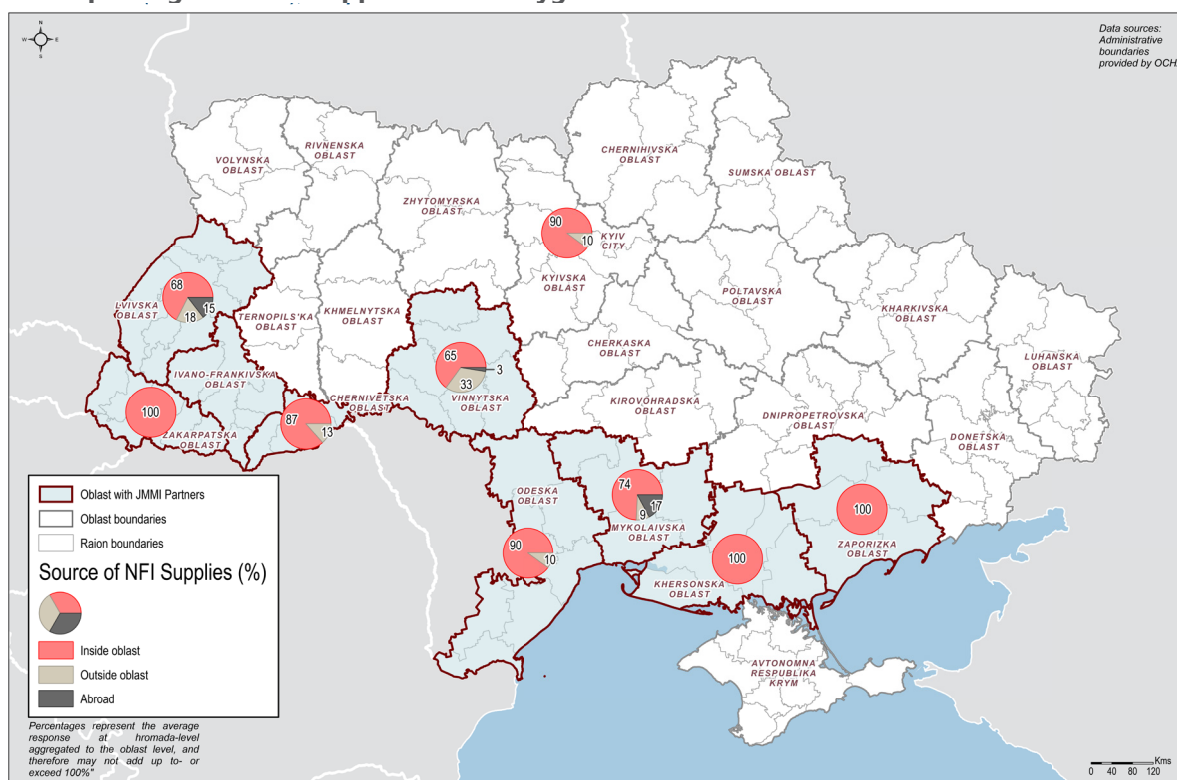
Graph 16: % of retailers reporting that they mostly rely on a single supplier for hygiene items, country-wide



Map 3: Retailers reporting source of supplies of core food items in the last month before data collection

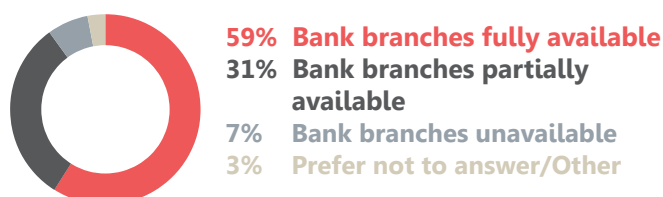


Map 4: Retailers reporting source of supplies of core hygiene items in the last month before data collection



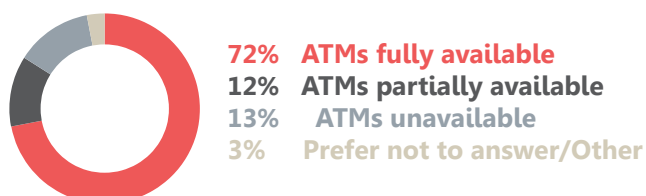
## Financial services and payment modalities

Graph 17: % of retailers and customers reporting availability of bank services, country-wide



- While 59% of respondents (both customers and retailers) reported full availability of bank services in their location (graph 17), regional differences were observed:
- Only 33% of respondents in the South reported full availability of bank services. Eleven percent (11%) of respondents in the South region reported that bank services are fully unavailable.
- Fully available bank services are reported more often in Kyiv (91%) than in other assessed regions.

Graph 18: % of retailers and customers reporting functionality of ATMs in their area, country-wide



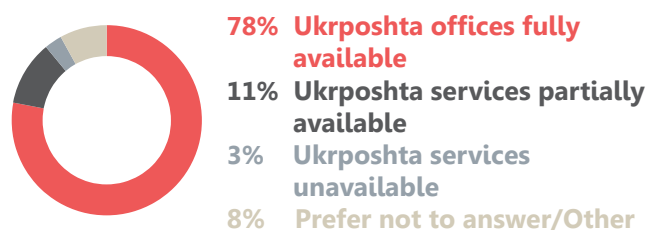
- Thirteen percent of respondents (both customers and retailers) reported that ATMs are not available in their community. Seventy-two percent reported availability of functional full-service ATMs (graph 18), but the following regional differences were observed:
- One in five respondents in the South reported that the number of functional ATMs is highly limited or that ATMs are not functional due to technical problems (10% for each option). Half of the respondents in the South reported that fully functional ATMs were available.

Ukrposhta is an important provider of financial services for pensioners in Ukraine. In 2021, according to the Pension Fund of Ukraine, out of 10.5 million pensioners in total, 3.4 million pensioners received their pensions in cash via Ukrposhta. Advantages of the postal service include cash modality and home delivery, and with the coverage of all settlements of the country, Ukrposhta represents an established financial infrastructure with a reach across Ukraine that could potentially be used to deliver humanitarian CVA.

As reported by Ukrposhta on 30th of April, their offices are not functional or have limited functionality in areas of active military action in Kharkivska, Luhanska, Donetska, Zaporizka, Mykolaivska, and Khersonska oblasts as well as deoccupied territories of Kyivska oblast.\*

In March 2022, the Ministry of Social Policy established simplified procedures for switching the modality of pension acquisition from postal delivery to bank transfer. Ukrposhta also developed a mechanism for displaced pensioners to forward payments to their new locations.

Graph 19: % of retailers and customers reporting on the functionality of Ukrposhta financial services in their area, country-wide



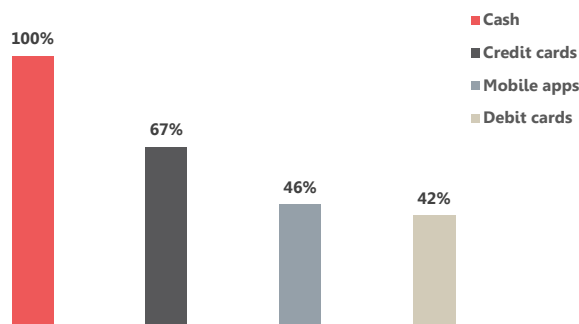
- While 78% (graph 19) of respondents country-wide reported that their local Ukrposhta offices work daily and deliver payments regularly, at the regional level only 46% of respondents in the South reported this. More than a quarter of respondents (26%) in this region reported not having knowledge about the functionality of Ukrposhta offices at the time of data collection, which may be due to the ongoing hostilities and rapid changes to the situation in the region.
- Ninety-one percent of respondents in both Kyiv and West regions reported that Ukrposhta offices work daily and deliver payments regularly.

\* Ukrposhta provides regular updates on the functionality of their offices country-wide, available online via the link (<https://offices.ukrposhta.ua/assets/ukrposhta-possible.png>)

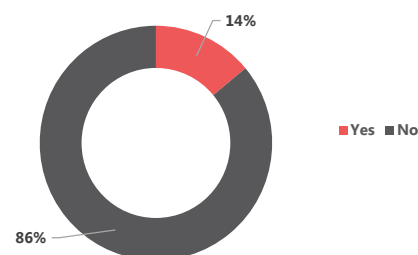


## Payment modalities

**Graph 20: % of retailers reporting that they accept different types of payment modalities, country-wide**



**Graph 21: % of retailers reporting that they allow cash withdrawal at in-store points of sale, country-wide**



While cash was reportedly accepted by all (100%) retail respondents country-wide (graph 20), reported acceptance of other types of payment varied at the regional level:

- The lowest proportion of reported acceptance of non-cash payments was found in the South (46% for credit cards, 31% for debit cards and 34% for payments through mobile apps), possibly because this area is directly affected by the ongoing conflict. Khersonska oblast and part of Zaporizka oblast are currently not under the control of the Ukrainian government. Moreover, in Khersonska oblast a switch to the Russian ruble was announced since the 1st of May. A planned four-month transition period, when both the Ukrainian hryvnia and Russian ruble can be used, may lead to the rapid depreciation of household savings due to disadvantageous exchange rates, additional commissions or fees, shortages of banknotes and disruptions to the operations of Ukrainian banks in the region. The switch to the ruble can further lead to the development of a black market where goods are bought and sold at an informal exchange rate, likely complicating market monitoring efforts in the future.

In March 2022, a mechanism for cash withdrawal for customers at retail chains and shops was implemented across the country. With 25 Ukrainian banks and over a thousand retail businesses involved, the National Bank of Ukraine reported that by the beginning of April about 3.8 billion UAH were withdrawn by the population using this mechanism. However, there is still room to develop the service, as only 14% of interviewed retailers country-wide reported allowing customers to withdraw additional cash during check-out (graph 21). Regional differences were also observed; in the South 6% of interviewed retailers reported offering this service for their customers, while only 12% offered this option in the Center. Kyiv appeared to be at the center of these new developments, with 55% of interviewed retailers offering withdrawal services.

### ABOUT REACH

REACH Initiative 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 about REACH, please visit [reach-initiative.org](https://reach-initiative.org)