

Cash is king — if you can get it

Mapping the user journeys
of cash recipients in Ukraine

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GROUND TRUTH
SOLUTIONS



Collaborative Cash Delivery



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For a Ukrainian version of this report, visit [our website](#).

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Executive summary

Introduction

Cash as a way of providing assistance plays a crucial role in the Ukraine humanitarian response. As part of a project with the Collaborative Cash Delivery Network (CCD), Ground Truth Solutions is conducting a qualitative study with people who applied for or received cash assistance in Ukraine. The objective of the study is to document the experiences with and perceptions of cash assistance in Ukraine and to ensure that this insight drives improvements to humanitarian cash programmes and state-provided social protection support in real time.

In the first of three rounds, we conducted in-depth interviews and focus group discussions with 90 people who applied for or received cash assistance. These took place between March and April 2023. Because we wanted to understand a broad range of experiences with cash assistance in Ukraine, we spoke to people living in different places who differed in their displacement status, needs and type of cash assistance they received. Data will be collected again in August 2023 and March 2024.

Key findings

Here is what people told us they experienced while applying for, registering for and receiving cash assistance from humanitarian organisations or the government.¹



A lot of information, but not everyone feels informed. Even though people said that there is an abundance of information available about humanitarian aid, most still lack key information on topics such as registration processes, eligibility criteria, and registration status. People find it difficult to verify the information available to them. They use online sources to seek information but often distrust them and consider them outdated or incomplete. They perceive information from local authorities as the most reliable. Recommendations from trusted individuals play a significant role in determining credibility. Barriers to accessing information persist, especially for vulnerable groups. People may have limited internet access or insufficient time to look for reliable information. Older people may not have digital skills, or even the right device to get online.



Mixed experiences when signing up for cash assistance. The experiences of registering for cash assistance in Ukraine vary. Some found the process smooth, while others said it is time-consuming and said they face specific challenges. Some do not register at all due to concerns about data protection, lack of documents, poor connectivity, or because they do not believe that cash assistance is available. People can register in person, online, and via phone. The preferences for one channel or the other are influenced by the level of people's digital literacy, physical mobility, and trust. Challenges during in-person registration include long waiting lines and interruptions due to air raids. People prefer online registration for its convenience and ability to track application status, but some face difficulties with technical issues, such as documents not uploading. Some others distrust online tools because they fear being scammed.

¹ "Applying" means people do not yet know whether they will receive assistance; "registering" means people know they are eligible for assistance.



People appreciate cash, but not everyone can access it. People we spoke to received different types of aid, including in-kind assistance, services, cash and voucher assistance, and social protection schemes. Many expressed gratitude for the assistance. Of those receiving cash and voucher assistance, some received multi-purpose cash assistance (MPCA), while others received "sectoral cash,"² which is a more targeted form of assistance. Respondents preferred cash as a way of receiving assistance, because it enables them to purchase exactly what they need. Challenges when receiving assistance include delays or uncertainty regarding payments; people living in occupied areas may have trouble accessing payments.



Cash assistance is helpful, but not all find it convenient to spend. Most people we spoke to received cash deposited directly to their bank accounts. However, some people had trouble getting the money. Older people sometimes struggled to withdraw money from ATMs. People from communities affected by hostilities or close to the frontline had to travel long distances to banks. In occupied areas, cash recipients found that ATMs did not work, or their Ukrainian bank cards were not accepted in stores. When people did manage to withdraw money, cash helped meet basic needs and provided a sense of security. Assistance was primarily used for food, medicine, and utility bills. However, the increased prices of essential items, including medicine, posed challenges. Assistance often did not completely cover larger expenses, such as generators and house repairs. People found alternative ways to cope in the absence of cash assistance, such as community support structures.



People do not know how to provide feedback – or do not consider it worth the effort. Most of our interviewees did not have experience providing feedback to aid providers. The reasons are limited awareness of feedback mechanisms, aid providers not directly asking for feedback, and a general lack of trust in these channels. The most common feedback channel used is a hotline, but it is inaccessible for those without phones or connectivity, and often there is no response. People who managed to get in touch with someone highlight the competence and politeness of hotline employees. In-person feedback processes are often unclear. Some people felt they were not adequately consulted about what it is that they need.



Cash can have a positive impact on social cohesion, but tensions also exist. People highlighted the positive impact of cash assistance on their communities, including the emergence of support systems and solidarity. Aid distribution locations become spaces for socialising and sharing experiences. Most people we spoke to did not observe any significant negative impacts on community relationships. Nevertheless, negative sentiments towards aid recipients exist, especially those who are perceived as not making efforts to improve their situation. Tensions during distributions and stigmatisation of minority groups were also mentioned.

² "Sectoral cash" or "sector-specific intervention" refers to an intervention designed to achieve sector-specific objectives – such as cash for health, protection, or shelter. Sector-specific assistance can be conditional or unconditional.

Community recommendations

Here is what people ask cash providers to do to improve their experience with cash assistance:

- Improve the level of information about cash assistance; improve transparency about all aspects of the programmes; and systematically provide information about the application procedure, their current status, reasons for rejection, opportunities for re-application, and payment delays.
- Ensure inclusive and smooth registration processes, diversify registration channels, and inform applicants about data management and protection policies. Review eligibility criteria and, in collaboration with local authorities, make cash assistance more targeted to ensure that aid is accessible to those who need it most.
- Ensure timely payments of assistance to help aid recipients budget better and to ensure proper monitoring and oversight of cash assistance.
- Ensure awareness of how feedback mechanisms work. Use online forms and chat bots to solicit feedback and provide separate hotlines for registration and feedback.

Introduction

Following the full-scale Russian invasion of Ukraine in February 2022, the humanitarian community has implemented the largest cash assistance programme in history. It complements the Ukrainian government-led social protection system that has demonstrated its ability to respond to shocks. Around eight million people had received MPCA from more than 50 organisations by June 2023. Sectoral cash programmes supplement these efforts. The Cash Working Group and its member organisations are working closely with the Ukrainian government to support scaling up efforts to reach people in need. This includes, for example, the exchange of data about intended recipients to enable caseload referrals.³

The importance of cash in the Ukraine response is evident: aid recipients prefer this way of receiving support, and there is a conducive environment for cash-based programmes due to largely functional markets and accessible financial services providers. The government and humanitarian organisations see MPCA as a strategic priority. But how is the process of applying/registering, receiving, and using cash perceived by affected people?

To make sure humanitarian cash programmes and state-provided social protection support stay relevant and can be improved in real time, we set out to document what people in Ukraine think about cash assistance. Over the course of three rounds of qualitative interviews with aid applicants and recipients, we aim to understand the user journeys of people living in Ukraine who register for and/or receive cash assistance, what the pain points and positives are, and how this information can be used to improve programming.

To ensure that the data we collect is useful for aid providers and can be turned into actionable recommendations, we based the design of this research on extensive qualitative consultations with aid actors and affected people. We conducted key informant interviews in February and March 2023 with representatives from national and international organisations involved in cash assistance in Ukraine, as well as with members of affected communities. The aim of these conversations was to get a better understanding of the challenges and information gaps they see. See the [methodology section](#) for an overview of interviewees and a summary of these consultations.

 **Insight from interviews with aid providers is presented in the sidebar throughout this report.**

We conducted the first rounds of interviews in March-April 2023 and spoke to a total of 90 people in five oblasts⁴ during in-depth interviews and focus group discussions. We wanted to understand their experience along the different steps of the process, from being informed about the assistance, registering, receiving and spending assistance, and providing feedback. To understand the broad range of experiences with cash assistance in Ukraine, we made sure to speak to a variety of people, who differ in terms of their residence, displacement status, belonging to a vulnerable group, and the type of cash assistance received.

The data presented in this report is part of an 18-month project funded by the United Kingdom's Disasters Emergency Committee (DEC) together with the Collaborative Cash Delivery Network (CCD). Implemented between January 2023 and June 2024, the "Collective Initiatives Programme" aims to generate practical, real-time learning and build evidence to inform a more accountable, collaborative, and locally driven cash response in Ukraine. The User Journey Mapping is one of five key areas within the programme, alongside Localisation, Data Portability, Collaboration, and Learning.

We spoke to 90 people:

 20 in-depth interviews

 10 focus group discussions

Location

-  Relatively safe
-  Close to the frontline
-  Previously occupied
-  Occupied

Displacement status

-  Non-displaced
-  Internally displaced person (IDP)
-  Returnee

Cash assistance received

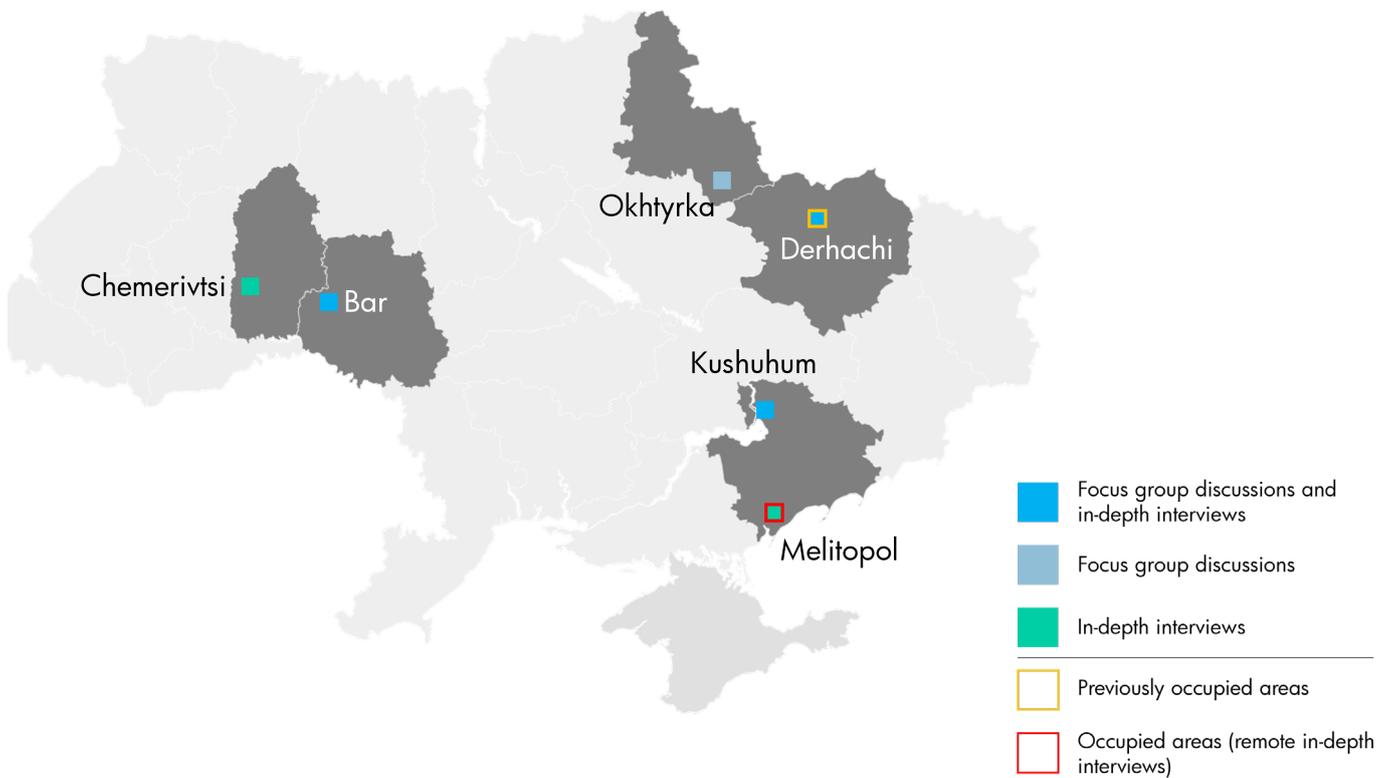
-  No assistance
-  Multi-purpose cash assistance (MPCA)
-  Sectoral cash assistance (cash for shelter, health)
-  Governmental programmes (for IDPs, utility compensation, regular social protection)



³ OCHA. February 2023. "[Humanitarian Response Plan Ukraine](#)."

⁴ Oblasts are the main type of first-level administrative units in Ukraine, also referred to as "regions" or "provinces". Ukraine is divided into 24 oblasts.

In the second and third rounds of data collection, we will narrow the focus and cover more specific profiles of aid recipients and applicants to understand their user journeys. Dialogue with aid providers will follow each round of interviews – especially agencies that are members of the CCD – to facilitate the formulation and implementation of recommendations.



Findings

1. Accessing information about cash assistance

A lot of information, but not everyone feels informed



People we spoke to receive information through various channels. Some say that the abundance of information makes it challenging for people to verify its accuracy.

“There is too much information on the internet. It’s hard to check it. I found it very challenging to navigate all the information about aid.”

– older female returnee in Okhtyrka (Sumy oblast), close to the Russian border

Our interviewees commonly look for information online, through sources such as Telegram channels, Viber chats, and Facebook groups. However, many people, including those living in occupied areas, expressed distrust of online information. Information found online is often deemed outdated or incomplete. At the same time, people do trust official websites, apps or social media accounts of local authorities and international aid providers.

“This is the problem here. Even when I see some information about available aid, I do not trust it and do not proceed with applying.”

– young woman in Melitopol (Zaporizhzhia oblast), occupied location

Generally, people regard information from local authorities as the most trusted and reliable. It is shared through local newspapers, information boards in public places, and local administration centres. Village heads (starostas) often personally inform individuals in remote areas or contact them via phone.

Many interviewees, particularly internally displaced people (IDPs), trust recommendations from friends and acquaintances. They share information through their social networks and regard information from trusted individuals as credible.

“I feel safe when it's my friends who recommend that I apply for aid.”

– person with life-long disease in Melitopol (Zaporizhzhia oblast), occupied location

Despite cash providers' efforts, there are barriers to accessing relevant information, especially for vulnerable groups: families with several children, single parents, and individuals responsible for dependants often do not have the time to search online for information about cash assistance. Those in occupied territories face limited access to the internet and are unable to reach web resources registered in government-controlled areas of Ukraine, but find alternative ways to go online. Older people often lack the skills to navigate online information channels and verify the information they find. Moreover, IDPs, residents of liberated communities, and older people often lack the necessary devices to access information online because, for example, they were lost or damaged during hostilities.

Interviewees told us that they need more information about cash assistance. They said they did not know how to register for it and what the registration process and subsequent steps look like. This makes it hard to budget. They also need information about the status of their application or registration and a timeline for receiving any follow-up communication. People particularly want to understand the eligibility criteria



Aid providers we spoke to during our qualitative consultations inform people about cash assistance through various channels: social media, newspapers, local authorities and social services, mobile teams, radio, and hotlines.

Please note: Some accounts from people living in occupied areas are intentionally described in vague terms due to protection concerns.



Some aid providers send applicants text messages after registration to let them know they will be helped, and to tell them who provides the assistance.

and the reasons for rejection. Displaced people especially do not know what cash assistance they may be eligible for. People want to know if they can apply for and receive cash assistance more than once and the rules for eliminating redundancies.⁵

IDPs and those in communities previously or currently close to the frontline said they are well informed about available cash assistance. They often understand the eligibility criteria and have a general understanding of the registration procedures. Indeed, international organisations and local non-governmental organisations (NGOs) specifically target these groups with information campaigns, including through social media channels for IDPs and in IDP accommodation. At the same time, people told us that they do not see any information about cash support in mass information channels – TV and radio. People also said that more information about cash assistance was available at the beginning of the response than when we spoke to them in April 2023.

“I just received a notification about a rejection from [UN agency] without any explanation for the reasons why.”

– *non-displaced man in the Kushuhum community (Zaporizhzhia oblast), close to the frontline*

“My application [in the eDopomoga⁶ system] has been listed as “Accepted” for a couple of months already, but I do not know what will happen next. A lot of people experience this problem where their applications do not get processed.”

– *female returnee in Okhtyrka (Sumy oblast), close to the Russian border*

How people perceive aid providers, coordination, and deduplication

People we spoke to received cash assistance from local NGOs, international organisations, and the government.

Local community administrations and the government are the most trusted cash providers, despite occasional delays in payment. People also said they trust international organisations with a strong media presence and reputable names. No specific aid providers were mentioned as not trustworthy, but feedback from friends or neighbours influences people’s judgment. They tend to distrust organisations that rely only on social media and do not have official websites for information about aid.

Village heads and community leaders play a significant role in coordinating the application and registration process for cash assistance in local communities. In remote communities, they inform people about available cash assistance, assess people’s needs, and coordinate the application and registration process. People also told us that sometimes local authorities share data about people eligible for aid with international organisations:

“It was convenient for me when the administrative services centre provided my documents and information for the cash assistance directly to the international organisation. I was not even aware of it. I just received money.”

– *older internally displaced woman in the Bar community (Vinnytsia oblast), relatively safe location*

Even though people are aware of existing coordination and deduplication approaches between the various aid providers, they do not know exactly how these processes work. From their point of view, deduplication is unfair because it does not seem to allow people who have already received

⁵ The process of eliminating duplicate individuals or households from aid recipient lists is referred to by the data-processing term “deduplication.” If the same people benefit from programmes with similar objectives, they may be removed from one of the programmes. Deduplication can also be used to improve referrals between programmes by avoiding making multiple referrals of the same individual or household. CALP. 2023. [“Glossary of terminology for cash and voucher assistance.”](#)

⁶ eDopomoga is a government-run platform that was established in April 2022 by Ukraine’s Ministry of Social Policy to meet the needs of IDPs and citizens affected by the full-scale invasion. It has three components: 1) a state component for households to access state social assistance services, including IDP payments, 2) a volunteer component providing peer-to-peer help to households and 3) the international assistance component that allows people to register for humanitarian assistance. The latter was created to enable humanitarian actors to reach vulnerable households with multi-purpose cash transfers based on data from the government (Unified Social Registry). See: Thomar Byrnes. January 2023. [“Overview of the Unified Information System of the Social Sphere \(UISSS\) and the eDopomoga System.”](#)

assistance to reapply. For example, some organisations do not seem to delete applicants from their system after they were rejected; this prevents rejected applicants from reapplying for other cash programmes.

“It’s been five months since I received this assistance, and I still cannot apply for any other cash assistance since it always shows I am already registered for another programme.”

– woman in the Kushuhum community (Zaporizhzhia oblast), close to the frontline

“They probably have some shared database where they check this information. I think it is wrong. These are different organisations, and they have different sources of funding. I already spent this assistance. I would need more money, but I am not eligible for assistance from other international organisations for five to six months.”

– female returnee in the Kushuhum community (Zaporizhzhia oblast), close to the frontline

Community recommendations to improve access to information about cash assistance

- Share information about the cash programmes implemented by international organisations on the local level, including about the organisations that provide support in the community, amount and duration of the assistance, identified needs, and targeting criteria for the specific community.
- Provide clear information about the application procedure and share updates on the status of the application.
- When applications for cash assistance are rejected, systematically inform applicants why and provide advice about other opportunities for cash assistance.
- Inform applicants about the humanitarian system and existing deduplication procedures.
- Update recipients on payment delays, especially those who receive regular monthly payments, such as through the governmental IDP scheme.



Providers have made great efforts to coordinate their assistance with the government. The MPCA programme aligns transfer values with the government’s IDP housing support programme, which is their primary shock-responsive programme. Some organisations receive referral lists of people registered through the eDopomoga platform verify personal information and deduplicate using the “Building Blocks” system before making transfers. At the local level, authorities verify social protection assistance and communicate with organisations accordingly. Some national organisations collaborate with local social protection departments, primarily at the oblast level, to provide premises for registration, share information on vulnerable groups, and assist in disseminating information about humanitarian aid.



It would be good to know that if there is no response within a certain timeframe we can apply to another organisation or reapply.

– woman in the Kushuhum community (Zaporizhzhia oblast), close to the frontline



I would like to know the exact date that I am going to receive compensation [from the government for utilities]. They are delayed, and I need to plan my budget in advance.

– older non-displaced woman in the Chemerytsi community (Khmelnyskyi oblast), relatively safe location



The mechanisms and results of humanitarian cash programmes should be published for everyone to be able to check. In general, I think there is a lack of transparency with the humanitarian cash transfers.

– unemployed non-displaced woman in the Bar community (Vinnytsia oblast), relatively safe location

2. Applying or registering for cash assistance

Mixed experiences when signing up for cash assistance



Experiences with registering for cash assistance can vary significantly. Many said it was a clear and smooth process. On the other hand, some found it time-consuming, and some groups experienced specific challenges. Some people decide not to register in the first place because of concerns about personal data protection. This holds true for both online and in-person registrations. Some also fear fraud, had lost their documents during hostilities or evacuation, have no or poor internet connection, or simply do not believe that support is available.

“I did not apply for any financial aid because I lost my documents during an attack that caused a fire at my [previous] workplace.”

– unemployed non-displaced woman in Derhachi (Kharkiv oblast), previously occupied location

The people we spoke to who applied for cash assistance used different channels: mostly in person, online, or via phone. In-person registration included mobile registration teams, representatives of aid providers, social service centres and local administration (e.g. in the social service's or local council's premises). People hosting IDPs, who seek compensation for utility bills from the government, have to apply in person at village councils and reapply every month to confirm the number of people they are hosting. IDPs typically apply for payments from the government programme in person at administrative service centres. Those who registered in person said they felt safe when the registration was organised on the premises of the local administration. Those who applied for cash assistance online used different application forms, such as the governmental Diia application,⁷ the eDopomoga platform, forms from international organisations, and messaging apps like WhatsApp or Viber.

Preferences for one registration channel or the other are mostly shaped by people's level of digital literacy and physical mobility. Older people prefer to apply in person and receive additional support and consultation because they often distrust online application forms and may lack digital skills or devices. Some think applying in person could increase their chances of receiving assistance. People in occupied areas appreciate the availability of online forms and use messengers to send documents for aid registration. However, some individuals feel unsafe sharing their geofence location technology data, which is required to confirm their location in occupied areas. People who are housebound, such as mothers on maternity leave, women with babies, and people with disabilities tend to prefer online or phone applications and registrations. Those who said they felt uncomfortable answering personal questions also preferred online registration.

“It was more convenient to apply in person. I was more confident that I would receive some assistance than when I applied online.”

– unemployed woman in the Kushuhum community (Zaporizhzhia oblast), close to the frontline

“I needed to share my geofence to prove I was in the occupied territory, but I was very scared to do so. I shared my geofence just for a few minutes, so that the person from the charity could check that I am really in Melitopol. I never share my geofence. I am scared to do it.”

– retired woman in Melitopol (Zaporizhzhia oblast), occupied location



The type of registration channel used by aid providers can depend on donor requirements and available resources. For in-person registration, organisations usually collaborate with local authorities and organise registrations in town halls, for example. There are expedited processes for certain groups, such as people with medical issues. Some organisations issue numbers for waiting lists to people and set up waiting areas, while others have queues starting at 7 a.m. There are also mixed approaches for registration – online application followed by a call back and invitation to register in person. This was done to avoid queues in winter and reduce the



Some vulnerability criteria need to be proved by documentation when registering for cash assistance. In most cases, aid providers do not have problems receiving the (sometimes numerous) required documents from applicants. However, the provision of certain documents is often time-consuming, difficult, or sensitive – for example, disability, IDP or single-parent status. For the latter, some organisations therefore do not require official confirmation.

⁷ DiIA is a smartphone app and web portal launched in 2020 that is used to store and share digital versions of documents and access digital government services. It can be used to register as an IDP. Thomas Byrnes. January 2022. [“Overview of the Ukraine Government's IDP Social Assistance Support Programmes.”](#)

“Sometimes they ask quite intimidating questions. I feel better answering them online than to someone in person.”

– woman in the Kushuhum community (Zaporizhzhia oblast), close to the frontline

Challenges encountered during in-person registration include long waiting lines and interruption of registration during air raids. In-person registration often takes place in the oblast centre or larger cities, and people who need to travel long distances often cannot afford the cost of public transport. The requirement to bring every family member to the registration presents difficulties for families with young children, older people, or those with disabilities. People also told us they feel ashamed or humiliated when asking for assistance. Some expressed discomfort answering personal questions, for example about health or financial status, in front of other community members waiting in line.

“Some organisations [UN agencies and INGOs] are operating in Vinnytsia, and we need to go there to apply. But the ticket from Bar to Vinnytsia is UAH200 one way. So, I need to spend one-fifth of the potential monthly payment for the round trip, but I am not sure if I will get those payments at all.”

– internally displaced woman in the Bar community (Vinnytsia oblast), relatively safe location

“I understand that they [national NGO] needed to look at us and make sure that everything was all right. It’s just the fact that my child is studying at school and there were huge lines. It caused some discomfort. It would definitely be more convenient if it could be just me coming here with the kids’ and parents’ documents. Because there were very different people who had to stand in line, there were disabled people and very old people who couldn’t even walk.”

– internally displaced mother of a child with disability in the Bar community (Vinnytsia oblast), relatively safe location

People who do have devices and network to register for cash assistance online find this method saves time, is less bureaucratic and say it is easier to track their application status. However, older people often require support with online registration forms and seek help from younger or more digitally skilled friends, relatives, or neighbours. One of the challenges they cited is uploading many documents that need to be compressed before sending. Others faced technical issues or needed help because the application forms were complicated or in English, a language they do not know. Some people said they feared being scammed because they did not know how to recognise reliable web resources.

“There is no bureaucracy. They just require passport copies, the taxpayer identification numbers, and IBAN details. I think the process of applying is already convenient.”

– female returnee in the Kushuhum community (Zaporizhzhia oblast), close to the frontline

“My father applied for “eDopomoga” assistance. He is retired and disabled. I helped him to apply. He could not do it himself with a smartphone.”

– woman in the Kushuhum community (Zaporizhzhia oblast), close to the frontline

“Some people I know are afraid to share their personal data (like a passport number) online. They do not know who to trust and how to recognise reliable web resources. Some people do not have smartphones to apply online.”

– woman in the Bar community (Vinnytsia oblast), relatively safe location



Aid providers are aware that online registration excludes those who are digitally illiterate and people living in remote areas. As a result, some organisations are shifting to in-person registration, which is often done in collaboration with local authorities.

Some of the national NGOs we spoke to raised additional concerns about online registrations. They said it is difficult to verify where people live, whether they actually meet eligibility criteria, and there is a danger of fraud. On the other hand, it is difficult to conduct registration in person in areas with heightened security risks.

Overall, registration channels must be diverse and tailored to the local context to ensure access for all.

“Some people have old mobile phones with no browsers. They cannot apply for aid. My neighbour could not apply for a long time because of that.”

– *unemployed non-displaced woman in Derhachi (Kharkiv oblast), previously occupied location*

“I know Latin letters, but sometimes when I am stressed out I can’t focus and find it challenging to enter my data in English.”

– *internally displaced woman in the Bar community (Vinnytsia oblast), relatively safe location*

Experiences with the eDopomoga platform

The people we spoke to had varied experiences using the eDopomoga platform to apply or register for cash assistance in Ukraine. Older people from previously occupied communities of Kharkiv oblast (both non-displaced and returnees) and in communities close to the Russian border in Sumy oblast (non-displaced) told us they had never heard about the platform. IDPs and people living close to the frontline feel more informed about the platform.

People often do not distinguish between eDopomoga and other online forms they use to apply or register for cash assistance, including the governmental services app Diia.

Most respondents who did apply or register for aid through eDopomoga, did not receive assistance after registration. Others had to wait a long time for a decision on their applications, possibly due to a high volume of applicants. Most people did not receive an update on their application status at all, leading to feelings of uncertainty.

Those who did have positive experiences with the platform appreciated receiving notifications about the approval of their applications.

Some individuals reported applying for aid through phone calls, but they encountered difficulties in reaching hotlines because of poor connection. Older people, in particular, found it challenging to register via phone and mentioned concerns about the safety of providing banking information. Additionally, some organisations required a phone call before online registration, but reaching them was often impossible.

“They offered me the opportunity to apply over the phone as well, but I did not feel safe sharing my banking information over the phone.”

– *unemployed, non-displaced woman in Derhachi (Kharkiv oblast), previously occupied location*

“Some [international] organisations require you to make a phone call before registering online, but it is not possible to reach them at all.”

– *internally displaced, older man in the Bar community (Vinnytsia oblast), relatively safe location*

Perceptions of targeting

Most people we spoke to are not aware of instances where cash assistance was provided unfairly. Some say they would like to be able to register for aid with multiple aid providers, but they think this is not possible because of deduplication measures. There were a few reports of people registering for aid in different communities or continuing to receive payments as internally displaced people even after returning to their original locations. People cited a long list of vulnerable groups they said are already getting aid: internally displaced people, those living in war-affected areas or whose houses were damaged by war, older and retired people, large families, children with disabilities, unemployed people, and those with low income. But they would like to see aid expanded. They gave an equally long list of people who are not entitled to aid but should receive it: individuals from relatively safe regions affected by the war, non-displaced pregnant women and mothers, non-displaced young or adult individuals without vulnerabilities, older or retired people who so far have not received aid, individuals with chronic illnesses or health issues without official disability status, officially employed individuals whose income dropped significantly due to the war, and young people in liberated areas whose property is not significantly damaged.

Community recommendations to improve the process of applying or registering for cash assistance

- Inform applicants about data management and data protection before or during the application or registration process.
- Create more opportunities for in-person application or registration for aid in remote locations. This can include working with village heads (starostas) or using mobile registration teams who approach applicants at home.
- During in-person registrations, reduce waiting times by organising separate time slots for different population groups.
- Make cash assistance more targeted to ensure that aid reaches those who need it most, based on needs assessments.
- Expand the eligibility criteria to enable more groups to access aid, including those who are currently excluded.
- Cooperate better with local authorities to improve targeting and communication, building on their knowledge of the most vulnerable community members.



There are different targeting approaches for cash assistance based on categories or on socio-economic vulnerabilities. The Cash Working Group's (CWG) targeting framework for MPCA and eDopomoga used to follow a categorical approach. Revised once since the beginning of the response,⁸ it distinguishes between two pathways: a rapid pathway for people recently displaced, and for residents of areas close to active hostilities (Rapid Emergency MPCA), which has clear eligibility criteria. The second is a "stability" pathway for those in protracted displacement or residing farther away from the front line (ECA); this has been strengthened by moving to a data-driven model that takes into account more variables. National organisations working with international donors use the criteria developed by the CWG. To determine eligibility, the national organisations sometimes supplement them with other components, such as purchasing power, severity of non-coverage of basic needs, coping strategies, and food consumption.

⁸ Ukraine Cash Working Group. May 2023. "[Multi-Purpose Cash Assistance Targeting Framework](#)."

3. Receiving cash assistance

People appreciate cash, but not everyone can access it



Most people we spoke to received different types of aid from different aid providers, including in-kind, services, cash and voucher assistance, and government social protection programmes. Our second round of research in this project will map aid recipient's user journeys in more detail to better understand how recipients believe these modalities complement each other.

This is what people told us about the different types of cash assistance they received:

Most of the people we spoke to had received MPCA⁹ at least once, even though they did not use this term. They distinguish aid with a value of UAH2,220¹⁰ from other kinds of assistance. Among those who received MPCA are IDPs from the communities identified by the government as war-affected, returnees and non-displaced people from previously occupied areas or areas close to the frontline, and those with specific vulnerabilities (including people with disabilities and families with many children). Respondents prefer cash because they can spend the money on exactly what they need. This particularly applies to people in occupied territories. Food shortages mean consumers can never predict what they will find in stores, so when they see something they need, they stock up for the future.

"I think this kind of cash assistance [MPCA] is the most helpful one. I can buy exactly what I need with no restrictions. We never know what will be available to buy in Melitopol. Even before Vasylivka was closed, we have had issues with receiving in-kind humanitarian aid from Ukraine. Volunteers could often not get into our area. Therefore, multi-purpose cash assistance is more helpful and convenient for those living in occupied regions."

– young woman in Melitopol (Zaporizhzhia oblast), occupied location

"I can buy exactly what is needed with cash. We did not have all we required when we arrived. We needed to buy a lot of things. I need to buy medicine for myself and my granddaughters when they get sick. I need to buy clothes for them."

– internally displaced, older woman and caregiver of three children in the Chemeryvtsi community (Khmelnyska oblast), relatively safe location

The only people who did not prefer cash were respondents from previously occupied communities, who said they could not buy everything they need because shops have not re-opened, and public transportation has not resumed since liberation.

"When the grocery stores were shut down at the beginning, food packs were extremely needed, as well. It was so hard then."

– female returnee in Derhachi (Kharkiv oblast), previously occupied location

People who received **cash for shelter** were from previously occupied communities with damaged property. To be eligible for payments, they had to give the aid provider a police report confirming the damage. People told us that the UAH20,000-25,000 they received covered only very basic house repairs. Many said they would like to get more cash to fully repair damage.



Aid providers use several channels to deliver cash assistance, such as the Ukrainian national post, direct bank transfers, or over-the-counter payments via MoneyGram, Raiffeisen, or Western Union. Some organisations offer all options, and let aid recipients choose. Organisations we spoke to prefer direct bank transfers. In occupied areas, direct payments allow aid recipients to use the money for online payments. Recipients are concerned about data protection and sharing of personally identifiable information. There are also protection concerns because many have to break curfew at 3 a.m. to stand in line to collect payments at the post office.



Some of our respondents received "sectoral cash" – a type of CVA that is being developed and explored as an alternative or supplement to MPCA. It allows organisations to be more surgical in their approach, meeting needs that are more acute and more targeted compared to the blanket approach of MPCA. It also allows partners to focus better on specific sectors and build more partnerships with specialised NGOs active in these sectors. Some aid providers told us that they were shifting away from MPCA because there are already enough (or too many) actors providing MPCA. Agencies providing "sectoral cash" said they still stay flexible and multi-sectoral. Targeting and value setting continue to be aligned with MPCA.

⁹ The Cash Working Group has set up an [online information portal](#) to inform people about MPCA.

¹⁰ UAH2,220 per person (including children) per month for a family for three months is the standard transfer value for MPCA recommended by the Cash Working Group, which is in line with the Ministry of Social Policy's monthly subsistence level against the total income of vulnerable households in Ukraine.

Non-displaced people from relatively safe communities have experience with receiving one-time **cash for health** support from the government. To get this assistance people applied at local authorities and had to provide documents to confirm the need for a costly medical examination or treatment.

Most people we spoke to had received some kind of **social protection payments from the government** since before the full-scale invasion,¹² and additional payments since the invasion. The latter include monthly payments of UAH2,000-3,000 for IDPs from war-affected communities.¹³ Non-displaced people from relatively safe communities who host IDPs can apply for compensation for extra utility costs. Hosts need to reapply to local authorities every month and prove how many IDPs they are hosting. Compensation amounts to UAH14.77 per guest IDP per day during non-heating season and UAH30 per day during heating season. Economically vulnerable non-displaced individuals can also apply for compensation for utilities during the heating season, an option that was preferred by our non-displaced respondents from low-income households in relatively safe communities. People from previously occupied areas and close to the frontline who lost jobs or businesses because of the war received a one-off basic income payment of UAH6,500 under the ePidtrymka programme, delivered via the DIIA app.

However, because of government procedures, **people in occupied areas cannot always access social protection payments**. For example, they must confirm disability status in Ukraine before applying for disability payments, but this is not possible in occupied regions. The people we spoke to need all kinds of support, including MPCA for everyday basic needs, compensation for damaged properties and cash for utilities.

Other challenges people encountered when receiving cash assistance, both from the government and international organisations, were mostly delays and uncertainty. People report that compensation for utility bills can be paid up to four months late, which can cause recipients to go into debt. Some do not know when they will receive payments from international organisations after their registration is approved. Some said they had to stand in long lines at post offices or banks to collect payments.

"I never know when the payment [from a humanitarian organisation] will arrive exactly."

– non-displaced woman in remote location in Derhachi (Kharkiv oblast), previously occupied location

Community recommendations to improve the provision of cash assistance

- For organisations that provide multiple payments, ensure timely payments to enable aid recipients to budget.
- Improve monitoring and oversight of cash assistance to better prevent misuse or abuse of the aid system.



The Ukrainian Social Protection System is well developed, relatively comprehensive and digitised, with experience in adapting to shocks. It includes different types of cash transfers programmes: 1) categorically targeted programmes schemes for specific groups such as children, disabled people, the elderly, internally displaced people, refugees, single parents, women on maternity leave and others; 2) poverty-reduction programmes; 3) and a previously existing IDP programme established at the start of the 2014 conflict. The government has been continuously updating the legal framework for social protection since the start of the full-scale invasion to support those affected by the conflict.¹¹

¹¹ CALP Network. January 2023. "[Linking Humanitarian Cash and Social Protection in Ukraine.](#)"

¹² Social protection benefits for older people, people with disabilities, and those affected by the Chernobyl disaster that were paid before the full-scale invasion continue to be paid in government-controlled and non-government-controlled areas.

¹³ This IDP subsistence aid programme, which is commonly known as IDP housing assistance, is managed by the Ministry of Social Policy in response to the war. IDP housing assistance is available to IDPs in the amount of UAH2,000 for adults and UAH3,000 for children and people with disabilities. Thomas Byrnes. January 2022. "[Overview of the Ukraine Government's IDP Social Assistance Support Programmes.](#)"

4. Cashing out and spending cash assistance

Cash assistance is helpful, but not all find it convenient to spend



Most people we spoke to received cash assistance directly into their bank accounts and needed to withdraw it from an ATM. **Many appreciate this typically smooth process, but some groups still face challenges.** Some older people, for example, say they find it difficult to use bank cards and withdraw money from ATMs.

“My husband withdrew the cash. I do not know how to do that. I once was at the hospital at Chemeryvtsi and decided to go to the bank. They showed me how to do it, but usually it is not me who is doing that.”

– older woman in a remote village in the Chemeryvtsi community (Khmelnytska oblast), relatively safe location

People from communities affected by hostilities or close to the frontline often need to travel far to a bank in another town or bigger community. This is difficult for older people and people with disabilities or chronic diseases. Another problem is the fact that good public transport has not yet resumed in previously occupied communities.

“It was hard to actually receive it because there was no [bank] department in Derhachi. It was destroyed. I had to go to Kharkiv and check my bank account balance. I had to go there three times to receive this assistance.”

– older female returnee in Derhachi (Kharkiv oblast), previously occupied location

“The bank is maybe around 15 kilometres away.”

– older internally displaced man in the Kushuhum community (Zaporizhzhia oblast), close to the frontline

In occupied areas, cash recipients face barriers to withdrawing cash: terminals usually do not accept Ukrainian bank cards, but even if they do, people did not feel safe using them. They organise systems to get around technical problems but incur extra costs to get their cash.

“It is hard now and we do not have regular ATMs and bank branches that support these cards. Ukrainian cards are not accepted in stores now.”

– woman in Melitopol (Zaporizhzhia oblast), occupied location

“I had to pay some fees for doing it. It was possible to cash out money back then, but now it is very complicated. Actually, in autumn I did it unofficially. I just asked a person who was doing this kind of exchange.”

– woman with disability in Melitopol (Zaporizhzhia oblast), occupied location

If they can withdraw cash, people from all population groups told us that the cash assistance they received helped them meet some of their basic everyday needs and made them feel more secure. Most people we spoke to spent the money on food, medicine and utility bills.

“It was especially helpful during wintertime, when we could not grow our food and had to pay heating bills. It was hard to cover it. We had to spend around 25% of income on heating bills.”

– non-displaced woman in the Kushuhum community (Zaporizhzhia oblast), close to the frontline

However, rising prices, especially for medicine, make it more difficult for people to buy everything they need with the assistance. The money did not fully cover the cost of electricity generators or house repairs.

“Medicine is extremely expensive now. I can live without medicine, but my parents need medication on a lifelong basis.”

– non-displaced woman with many children in the Kushuhum community (Zaporizhzhia oblast), close to the frontline

“Those 6600 [hryvnias received for damaged property] were like a drop in the ocean. We didn’t even know where to begin. I have no idea how much assistance we would need to rebuild everything.”

– female returnee with a disability and a damaged house in Derhachi (Kharkiv oblast), previously occupied location

“This cash assistance [that the government gives IDPs] of 2000 hryvnias is so small. Groceries like carrots, potatoes, onions, milk are really expensive now.”

– internally displaced older man in the Kushuhum community (Zaporizhzhia oblast), close to the frontline

Someone from an occupied area told us that they spent the money on VPN services to be able to access Ukrainian web resources and work remotely for Ukrainian companies. People from all communities told us that they try to save cash for later.

Coping without assistance

People have many ways to cope without assistance, either because they have not received any, it was not enough or is no longer being paid. There are **strong community support structures** in place across Ukraine. Local communities provide support to IDPs and non-displaced individuals in the form of food, household items, housing, and transportation. Village heads coordinate these support structures through local volunteer groups. IDPs also help each other, sharing transportation and housing to reduce expenses. Non-displaced individuals and returnees from previously occupied communities also said they have organised their own mutual support within their communities. People share food, basic necessities, information about aid, and cars to travel to places where assistance is available.

However, people from occupied Melitopol said that the self-organised support structure no longer exists since a key checkpoint closed; limited support now is available from friends, relatives, and Russian volunteer groups.

People across all locations help each other with online applications, particularly assisting older community members, individuals with disabilities, and those without smartphones. Local authorities and social services representatives also offer support with online registration.

People supplement their diets by planting gardens and raising animals at home. Additionally, entire households are living off social payments like pensions and disability payments received by one family member. Family support plays a crucial role for some individuals like older people being helped by their adult children. People also cut spending on food, clothing, medicine, and utilities, including by sharing flats and splitting utility bills. Some respondents also take loans or use their credit card overdrafts to make ends meet.

5. Providing feedback on cash assistance

People do not know how to provide feedback – or do not consider it worth the effort



Most people we spoke to do not have experience providing feedback to humanitarian aid providers. Indeed, evidence from our latest quantitative research in Ukraine shows that only 16% of respondents know how to provide feedback, and only 9% say they have provided feedback on humanitarian aid since 24 February 2022.¹⁴

This lack of engagement can be attributed to various factors, including limited awareness of existing feedback mechanisms, the fact that aid providers have not directly asked for feedback, and a general lack of trust in the effectiveness of these channels. As a result, many respondents regard giving feedback as a waste of time.

Among those who have provided feedback, the most common channel used were dedicated hotlines. However, these were sometimes difficult to reach and people with no phone or unreliable connection could not use them at all. People who did manage to call the hotline noted the competence and politeness of the employees. Other people mentioned giving feedback in person. But they said the process was often unclear and sometimes amounted to just informal conversations with representatives of aid providers.

“Each organisation has a hotline, but usually it is really not possible to reach them. Especially those organisations which accept applications via phone – the line is always busy. Once I managed to reach the hotline, my request was accepted and processed.”

– non-displaced woman in Okhtyrka (Sumy oblast)

People also generally feel that they were not adequately consulted about their specific assistance needs. Some needed specialised medicine and equipment for persons with disabilities but did not receive them because they were not asked.

Community recommendations to improve feedback mechanisms

- Provide a separate hotline for providing feedback that does not overlap with registration for aid.
- Provide online forms and chat bots for providing feedback or making complaints.



The Accountability to Affected Populations (AAP) working group in Ukraine has made improving access to feedback mechanisms a priority. It plans to inform communities of their right to complain or provide feedback on humanitarian aid, and how to do so.

¹⁴ Ground Truth Solutions. July 2023. "[Keep in touch with the people.' Perceptions of aid in Ukraine's changing context.](#)"

6. Social cohesion

Cash can have a positive impact on social cohesion, but tensions also exist



When asked about the impact of cash assistance on their communities, people highlight emerging community support systems and solidarity. The places where cash and in-kind aid were distributed often became spaces for socialising and sharing experiences. People appreciated it when aid providers made efforts to create more positive experiences for aid recipients, or organised special events.

“People here helped each other and shared the food they had. I was really touched by how united our community was. This helped me to go through hard times even though a lot of people left Derhachi.”

– female returnee in Derhachi (Kharkiv oblast), previously occupied location

Few people we spoke to see any significant negative impact on community relationships. Focus group members did not even complain when specifically asked how they felt when some people received cash assistance many times, and others did not receive any. They viewed assistance as fair and necessary, particularly for IDPs or those who lost their property. Those who had not yet received cash support found it promising that others had.

“That assistance is so tiny that there is not even any thought like this. Internally displaced people who receive humanitarian assistance have lost everything they had, and now they receive those two thousand. Should I envy them? Should I be negative about them? On the contrary, the locals are trying their best to help these people as they can. They try to find them a place to live, to bring something.”

– woman in the Bar community (Vinnytsia oblast), relatively safe location

“I think those who receive financial aid need it, for example if their property was damaged. This is not something to be jealous about.”

– non-displaced woman receiving aid from Okhtyrka (Sumy oblast), close to the Russian border

Although no one reported negative consequences of aid, people often chose to share information about their assistance only with close family and friends.

“I never told anyone when I received any aid, only my close friends.”

– female returnee in Derhachi (Kharkiv oblast), previously occupied location

Potential **stigmatisation of aid recipients** was mentioned during focus group discussions, particularly if individuals were perceived as not making efforts to improve their situation or taking advantage of the aid system. Men who do not join the army and instead rely on humanitarian aid were mentioned as another group at risk of stigmatisation. Current or former Russian-speaking IDPs said they encountered negative attitudes in central regions of Ukraine.

“A lot of people do not have jobs and receive aid. I think they should go and find a job.”

– non-displaced woman in Derhachi (Kharkiv oblast), previously occupied location

“I know a family of internally displaced people from Kherson, and people judge a man from this family for not going to serve in the army and living on humanitarian payouts. His kids are teased at school for that. I personally think some internally displaced people, especially men, are really rude and should be more humble.”

– woman in the Bar community (Vinnytsia oblast), relatively safe location

People we talked to thought tension could arise in the community if the humanitarian aid available in the previously occupied communities or communities close to the frontline was limited. Tension could also be caused by inconvenient distribution procedures. People from the Kushuhum community told us that because of lengthy registration procedures and lines, there were cases of conflicts between aid applicants. Inadequate consideration of the specific needs of vulnerable groups — people with disabilities, older people and children — during the registration process could exacerbate tensions. Furthermore, people fear that differing experiences during wartime may negatively impact social cohesion in the future. People who did not leave their communities during the war may have a different perspective on events to those who left. Additionally, soldiers returning from war may need help to reintegrate into the community. While this issue may not be directly related to the distribution of humanitarian aid, the varying experiences with aid could contribute to potential tensions.

Next steps

The findings summarised in this report were discussed in a preliminary state with humanitarian actors in Ukraine in a series of workshops in April and May 2023 that we facilitated in collaboration with the Inter-Agency Accountability to Affected Populations (AAP) Coordinator. The outcomes of these workshops, which covered the research project at hand and findings from [the other study on perceptions of aid we did in Ukraine](#), include a set of recommendations to aid providers, and themes of interest for future research.

We will engage with CCD members to facilitate the formulation and uptake of recommendations.

We are also continuing consultations with cash actors in Ukraine as we design the second of three rounds of data collection for this study, which is planned for August 2023.

Methodology

In March and April 2023, we spoke to a total of 90 people in Ukraine. Our research partner Open Space Works Cooperative conducted 20 in-depth interviews (IDIs) with individuals and 10 focus group discussions (FGDs) with six participants each, both face-to-face and via video calls.

The methodology for this study was inspired by the “user journey” approach.¹⁵ User journeys are a creative problem-solving tool inspired by human-centred design. They visualise individuals’ relationships with, and use of a product or service in order to develop what users would see as improvements.

Applied to the experience of cash recipients in Ukraine, user journeys offer a qualitative research approach that explores the unique perspectives and experiences with humanitarian cash transfer programmes and government-led social protection programmes. In the second round of this research, we plan to visualise these journeys in maps that describe the different stages of engagement with the programme and the individual actions, feelings, perceptions, and thinking patterns that can be used to develop recommendations for improvement.

The research questions guiding our design for this first round of data collection were:

- What is the user journey of a person living in Ukraine who registers for and/or receives cash assistance from an international NGO, national NGO, local/civil society organisation, Red Cross Red Crescent, UN agency or via government social protection programmes?
- What pain points and positives can be identified and used to improve programming?

Sample design

Based on the objective of this research to understand the broad range of experiences with cash assistance in Ukraine and the vulnerabilities that shape it, using a purposive sampling approach, we selected a variety of profiles that differ according to the following variables:

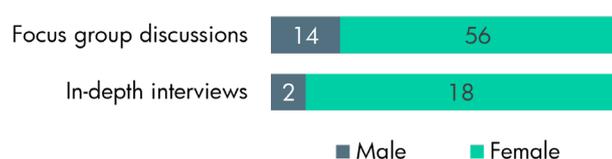
- **Gender:** We made sure to hear from both men and women. However, the majority of the FGD participants were women, which can partially be explained by the fact that many adult men in small urban and rural communities are serving in the Armed Forces of Ukraine.
- **Age:** We made sure to include older people in our sample, including those over 60 and over 80 years old.
- **Location:** We conducted our interviews in four types of areas that are differently affected by the war: relatively “safe” locations (in Vinnytsia oblast), close to the frontline (in Sumy oblast), previously occupied (in Kharkiv oblast), and occupied (in Zaporizhzhia oblast). In occupied areas, we only conducted individual in-depth interviews via video calls.
- **Displacement status:** We spoke to people who were internally displaced after February 2022, returnees and non-displaced (including people who hosted IDPs).
- **Vulnerability:** We spoke to older people, people from families with many children, single mothers/parents, and people with damaged property to understand how these vulnerabilities affect people’s experience of accessing cash assistance.

Hromada	# of FGD participants	# of IDI
Derhachi	18	5
Okhtyrka	18	
Kushuhum	11	5
Melitopol		5
Bar	23	5
Chemerivtsi		5

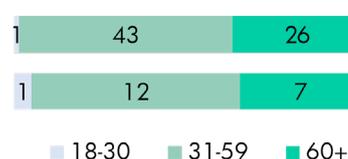
¹⁵ Previous Ground Truth Solutions user journey projects: [Poland/Moldova/Romania \(2023\)](#), [Somalia \(2022\)](#), [Lebanon \(2021\)](#), [Burundi \(2020\)](#), [Iraq/Kenya \(2018\)](#).

- **Disability:** We made sure to include people with disabilities in our sample. In order to identify people's disability status we used six questions of the Washington Group Short Set (WG-SS) questionnaire and asked people if they have any health conditions that require lifelong medication. People identified as "with disability" include those with at least one domain that is coded as "a lot of difficulty," "cannot do it at all," or "require lifelong medication."
- **Aid received:** We spoke to both aid recipients and people who applied for aid but did not receive any, to ensure we would hear about access barriers. Individual in-depth interviews were conducted only with aid recipients so we could hear detailed accounts of applying for and receiving aid, but FGDs included non-recipients.
- **Type of cash assistance received:** We wanted to understand people's engagement with different types of aid programmes, which is why we spoke to people who received social protection payments from the government, MPCA, and sectoral cash (cash for protection, cash for shelter, cash for health).

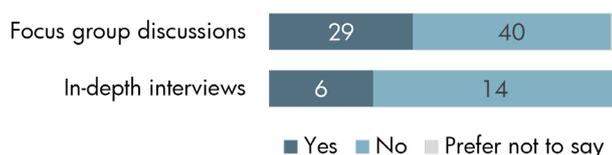
Gender



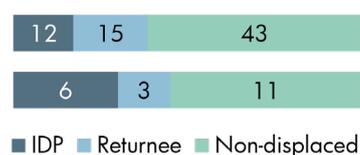
Age group



Disability



Displacement



Survey tool design

Interviews were conducted based on semi-structured interview guides that were tailored to the three different groups: in-depth interviews, focus group discussions with people who received aid, and focus group discussions with people who did not receive aid. The questions were formulated based on desk research and qualitative consultations with aid providers and affected communities (see below).

Qualitative consultations

Our research design was preceded by qualitative consultations with various actors involved in humanitarian cash transfer programmes and government-led social protection programmes in Ukraine, as well with some members of affected communities. In February and March 2023, we conducted key informant interviews (KIIs) with a total of 30 people to get a better understanding of the challenges and information gaps they see related to cash assistance in Ukraine. These insights informed the design of our research sample (interviewee profiles and locations) and interview guide. This should ensure that the data we will collect will be useful for aid providers and can be turned into actionable recommendations.

Here is who we spoke to:

- **Five members of affected communities:** The respondents were recruited through the [Humanitarian Aid Telegram channel](#), specifically targeting people who mentioned their experience of receiving or not receiving financial assistance in comments to the publication. Potential respondents were offered monetary compensation to encourage participation in the interview. All respondents are IDPs, aged 30-40, single mothers/fathers. Four out of five are unemployed.
- **Seven national organisations:** Youth Movement “Be Free” (World Vision partner), Rokada (does not provide cash assistance but shared their general observations based on the communication with other organisations), Humancreed project (peer-to-peer project, NGO Dopomahai), Direct Help project (peer-to-peer project, Kharkiv Volunteer Association), Right to Protection (UNHCR partner), 10th of April (Oxfam partner), and Stabilisation Support Services (USAID partner).
- **16 international organisations and coordination bodies:** Cash Working Group, UN Office for the Coordination of Humanitarian Affairs (OCHA), International Organisation for Migration (IOM), UN High Commissioner for Refugees (UNHCR), UN Children’s Fund (UNICEF), World Food Programme (WFP), Ukrainian Red Cross, Norwegian Refugee Council (NRC), Catholic Relief Services (CRS), Danish Church Aid (DCA), Christian Aid, Estonian Refugee Council (ERC), Danish Refugee Council (DRC), Oxfam, Mercy Corps, and Caritas Ukraine.
- **Two donors:** the European Commission’s Directorate-General for European Civil Protection and Humanitarian Aid Operations (DG ECHO) and the Foreign, Commonwealth and Development Office of the Government of the United Kingdom (FCDO).

During our interviews, we learned about the following **current challenges and concerns related to cash assistance programmes in Ukraine:**

Funding uncertainty that prevents organisations from planning the CVA response or committing to longer-term support; **exclusion of certain groups from cash assistance** linked to the use of digital channels for information, registration and delivery, but also to the lack of documentation for groups such as Roma; **limitations of the current MPCA model**, with the targeting framework that does not sufficiently take vulnerabilities into account (which has been revised since we conducted the interviews), and the insufficient transfer value; **data protection concerns** linked to the use and sharing of personal data such as tax and banking numbers by aid providers, which also increases the risk of fraud; **communication gaps** that persist despite all efforts, exacerbated by the large number of volunteer groups, national NGOs and other organisations; **inefficient feedback mechanisms and limited knowledge of these**, and a large number of different hotlines that are confusing for people; **limited coordination of non-MPCA cash assistance** linked to the narrow mandate of the Ukraine CWG,¹⁶ and a necessity to streamline entry points, eligibility criteria, value (to some extent), and information sharing; **problems with the existing deduplication system; challenges related to the integration of MPCA and social protection; protection risks**, that seem sometimes to be neglected by aid providers, for example when organising in-person registration; **social cohesion; and tax-related challenges** on aid for local organisations that have a disadvantage compared to international organisations.

¹⁶ The responsibility of the Cash Working Group is – according to [their website](#) – to ensure “operational coordination of multipurpose cash (MPC), including that MPC is clearly defined, harmonised and centrally reported upon by all humanitarian actors.” It does not coordinate CVA other than MPC, but “aims to promote harmonisation of approaches and provide technical support to the clusters, accountable for sectoral responses, to ensure that the modalities of interventions are tailored to sector-specific needs and objectives.”

Based on these existing challenges, the humanitarian actors we spoke to were interested in understanding the following issues better:

- **Information and communication:** How and from whom people receive information, what it means for a user not to have enough information, what the information gaps are, and how the information provision can be improved.
- **Feedback mechanisms:** How people navigate the multitude of hotlines, and what approaches have worked from an aid recipient's point of view.
- **Different types of assistance received:** What the landscape of various cash actors looks like from an aid recipient's perspective, how much people receive from different sources, what peoples' experiences are with different types of assistance – including social protection schemes, and what the timeline is between registering for aid and receiving it.
- **Types of delivery mechanisms:** What the different experiences of receiving aid through post office and banks were.
- **Modality preferences:** To what extent people find cash assistance appropriate in a given context, and why they mostly prefer cash over other types of assistance.
- **Using cash assistance:** What people use the assistance for and how this has affected their lives.
- **Locally led response:** What the potential pros and cons are of locally led cash implementation, the role of local NGOs (outside the coordination system of the CWG), how these are perceived by aid recipients, and how local authorities experience working with the humanitarian system.
- **Vulnerability criteria and potential exclusion:** How people perceive vulnerability and who is left out according to them, what the exclusion errors are, how different groups of people access aid and what difficulties they have.
- **Coordination and deduplication:** How the existing procedures are perceived by aid recipients.
- **Protection risks:** Whether aid providers are addressing them sufficiently.
- **Coping mechanisms:** What people do if they do not receive assistance or the assistance stops.
- **Experiences of specific population groups:** Those outside the standard eligibility criteria, those who registered for assistance but did not receive anything, those who received MPCA and non-MPCA cash assistance, host community members, IDPs, older people, people without access to phones or networks, female single heads of households, minority groups, disabled and chronically ill, among others.

We were able to speak about most of these questions with our respondents. Others will need further research, which we will take into account when designing round two of our study.



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