

# User journeys of (and by) cash recipients in Ukraine

Ukraine | March 2025



## Executive summary

### Introduction

The humanitarian cash response in Ukraine remained the largest in the world in 2024, with an estimated budget of USD 668 million. However, significant funding cuts have been made since 2023 (USD 1.08 billion) and 2022 (USD 1.49 billion). This reduction is particularly evident in multi-purpose cash assistance (MPCA), which once formed a major part of the response. MPCA accounted for 49% of the humanitarian response in 2022 but dropped to 25% in 2023 and just 11% in 2024. This downward trend is expected to continue in 2025 and could be further exacerbated by US funding cuts: according to data from UN OCHA, the US contributed 28% of total humanitarian funding to Ukraine in 2024.

This report presents the fourth and final round of our research project “Mapping the user journeys of cash recipients in Ukraine”, which began in January 2023, in collaboration with Open Space Works Ukraine (OSWU). Each round explores the journeys of cash recipients with the following objectives:

- Document the experiences of aid recipients in humanitarian cash transfer programmes and government-led social protection programmes;
- Develop collaborative recommendations with aid providers to improve these programmes, enabling real-time learning from recipients’ experiences and feedback.

In our fourth round, we spoke to four groups of cash recipients:

- Men and women who received cash for agriculture;
- Women with children who received small business grants;
- Men and women who received cash for fuel;
- Ex-combatants who received humanitarian cash.

To ensure aid recipients had a more direct role in crafting these narratives, we improved our user journey methodology: in December 2024 and January 2025, we invited cash recipients from the groups above to workshops where they created the journeys themselves. They crafted a fictional character, representing their common journey in the most appropriate way.

In February 2025, together with OSWU and the CCD, we presented research findings at a series of workshops with cash actors in Ukraine in order to discuss underlying issues and generate joint solutions. More than 100 people involved in cash programmes joined our workshops in Kyiv, Mykolaiv, and online.



# Overview of user journeys



**Marusia's  
story**

**Created by 6 women and 2 men having received cash for agriculture in Chernihiv Oblast.**

We selected the first two groups to explore the user journey of cash for livelihoods, an area of increasing importance for recovery efforts but not covered in our previous research in Ukraine. We chose cash for agriculture because it represents the largest category of livelihood-focused financial support and plays a pivotal role in helping rural communities rebuild their lives. By focusing on men and women in Chernihiv's'ka – a war-affected region – we sought to understand how agricultural grants are utilised to mitigate the war's economic impact and to explore specific challenges faced by rural populations, such as limited access to information and essential services.



**Olga's  
story**

**Created by 6 women having received small business grants in Mykolaiv Oblast.**

In contrast, we chose the second group to capture urban livelihood realities and address gender-specific challenges. We selected women with children receiving micro or small business grants due to their significant representation among grant recipients and their unique barriers, including high unemployment rates (with women constituting 76% of people unemployed) and inadequate childcare support. We prioritised Mykolaiv Oblast due to its severe impact from the war and extensive distribution of business grants.



**Valentina's  
story**

**Created by 8 women and 2 men having received cash for fuel in Sumy Oblast.**

We selected the third group to explore the user journey of people who receive cash for fuel, the largest cash assistance programme for energy and a critical intervention in the face of intensified attacks on infrastructure and rising utility costs. We focused on men and women living in close-to-frontline areas of Sumy Oblast, where infrastructure has been significantly impacted. This setting helps assess how households handle winter heating challenges and access preferred resources, which may impact the efficiency of a grant based on wood costs.



**Vasyl and  
Larysa's story**

**Created by 3 ex-combatants having received cash assistance, and their family members, in Zaporizhzhia, Dnipropetrovsk and Lviv Oblasts.**

We selected the fourth group to explore the user journey of ex-combatants injured during the war. This group is especially relevant given the rising number of ex-combatants living with disabilities, a demographic that remains largely overlooked in the humanitarian response. With Ukraine's veteran population projected to grow significantly, potentially reaching up to 5 million after the war, understanding the post-service challenges they face is crucial. The focus was not on the type of cash assistance received – whether MPCA or a specific programme from an international NGO for ex-combatants – but on the demographic itself. The group included both ex-combatants and their family members (partners and parents) to gain a comprehensive understanding of the role informal support networks play in their recovery journey and the unique barriers they encounter during reintegration into civilian life.



## Key findings and recommendations

### 1 Lack of recipient participation weakens programme impact.

None of the people we spoke to were consulted from the outset about the aid they received, and very few had follow-up contact with aid organisations. This lack of engagement resulted in inefficiencies in programme design:

- Earlier consultations could have ensured cash assistance arrived when it was most needed, aligning with key moments in the agricultural cycle or supporting pre-winter preparations and thereby increasing impact.
- Ex-combatants noted that the small, sporadic payments they received from multiple organisations perpetuate dependency. They advocated for a lump-sum payment with targeted livelihoods support to better enable their reintegration.
- Livelihoods-support recipients emphasised the need for post-delivery engagement, such as training, mentorship, or regular check-ins, to help them use the funds effectively, noting that cash alone is insufficient to grow new activities.

#### To address these issues, aid providers suggest:

- Ensure research and evidence from the communities always guide programme development.
- Ensure in-person engagement with community members to increase trust. For engaging with ex-combatants, build trust by working with peers – other former combatants – as entry points to cash programmes.
- Improve feedback mechanisms and use the feedback collected to adapt programmes.
- Systematically follow up with aid recipients after the delivery of cash and provide clearer information about what is required from their side during the monitoring process (for example, whether they will need to submit invoices for expenses).
- Clusters could provide guidance to their partners on the monitoring of sector-specific cash programmes, and share lessons learned and outcomes from monitoring between organisations.
- Provide mentorship and coaching programmes for livelihood programme participants.

### 2 Finding out about assistance is too often a matter of luck.

Participants called for stronger outreach efforts to ensure aid reaches those who need it most. While some suggested increasing visibility on social media and messaging platforms like Viber and Facebook, others – especially in remote areas – highlighted the crucial role of local leadership. Local leaders can help people navigate the application process and reassure sceptical community members about the legitimacy of aid programmes, as many fear cash assistance is a scam and miss out on opportunities to apply. Ex-combatants also stressed the need for direct outreach in hospitals and rehabilitation centres to ensure support reaches those in need.

#### To address these issues, aid providers suggest:

- Systematically inform people about cash programmes, including when and how they can access assistance, eligibility criteria, updates about their application status, and reasons for rejection. Develop and provide step-by-step instructions on how to register for the programme.
- Ensure people have centralised access to information about all available programmes, for example through a comprehensive online platform, or information centres at the community level. This requires local authorities to have all the necessary information on available programmes in the area.
- At the collective level, a centralised awareness campaign could be organised to inform people about the different organisations and their programmes – for instance, regarding livelihoods programmes.
- Harmonise approaches, such as transfer values for sector-specific cash programmes, to avoid confusion created by the multiplicity of aid providers.
- Diversify information channels to reach all relevant groups, including older people and people with disabilities. Provide offline channels such as leaflets, flyers, and hotlines.
- Engage with social workers to better reach those who need to know about cash programmes, including marginalised groups.

### 3 Bureaucracy, delays, and logistics make accessing aid difficult.

Many participants struggled with paperwork – some had to travel long distances to government offices, while others faced hurdles in obtaining documents from different entities. With little guidance, people often felt alone in navigating the system. They called for greater flexibility in application deadlines and documentation, along with mobile teams to support document registration. Accessing funds posed additional challenges in rural and frontline areas, where limited delivery options, cash shortages, and slow postal services led to long waits and delayed urgent purchases. While participants acknowledge there are no easy fixes, they suggest starting by consulting them on their preferences whenever possible, creating mobile distribution points, and better coordinating with local governments to streamline delivery processes.

#### To address these issues, aid providers suggest:

- Conduct preliminary visits to communities for public consultations before the registration process starts.
- Provide various delivery mechanisms, so aid recipients can choose the most suitable for their situation.
- Regularly monitor postal and banking system operations. Inform postal offices in advance about bigger cash delivery to avoid delays.
- Ensure functioning feedback mechanisms, to be aware of potential issues in real time. Increase the in-person presence in communities during key moments of the programme.
- Ensure functioning referral systems to make sure vulnerable people are directed to where they can receive assistance, including social protection programmes from the government.
- Advocate for sufficient access to aid for ex-combatants.

### 4 People rely on each other and programmes should better reflect this reality.

Women receiving small business grants highlighted the need for networking opportunities within programmes to exchange knowledge and support one another. In rural areas, participants saw potential in collective cash use to improve livelihoods – whether by pooling resources for agricultural equipment or forming cooperatives to sell produce. Meanwhile, in frontline communities, people emphasised the benefits of mutual aid in securing essential goods, such as organising shared transport to reduce firewood delivery costs. Strengthening these forms of cooperation through tailored programme design could enhance programme efficiency by building on existing social dynamics.

#### To address these issues, aid providers suggest:

- Consult communities during the design of programmes, to build on existing support networks and capacities. This might mean providing holistic support, whereby different types of aid complement each other. For this, in turn, coordination needs to be improved.
- Provide networking opportunities for participants of livelihood programmes.



“If I could speak directly to those responsible for organising these programmes, I would urge them to consider the timing of their support. Receiving financial assistance in the summer would make it much easier to plan ahead for the winter months.”

– Valentina