

User journeys of (and by) cash recipients in Ukraine

Cash recipient experiences in Ukraine

Ukraine | March 2025







GROUND TRUTH
SOLUTIONS



Collaborative Cash Delivery



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

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).¹ 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 2024.² 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 2024.³

This report presents the fourth and final round of our research project “Mapping the user journeys of cash recipients in Ukraine”,⁴ 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:

1. Men and women who received cash for agriculture;
2. Women with children who received small business grants;
3. Men and women who received cash for fuel;
4. 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. For more information on the selection of the type of cash assistance explored in this round, the selection of workshop participants, and the design of the workshops, see the [methodology](#) section.

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.

¹ OCHA. February 2025. “[Cash and Voucher assistance – Ukraine 2024](#).”

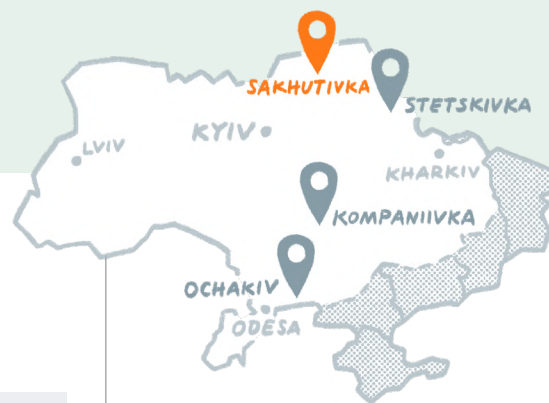
² Ibid.

³ For a comprehensive breakdown of the USAID funding freeze impact on affected communities in Ukraine and worldwide, see also the [GTS Financial Accountability Project](#).

⁴ A user journey, as we understand it, is a fictional story of an aid recipient, created based on qualitative research. It maps out each step of an individual’s experience with an aid programme, from learning about the programme to applying, registering, receiving the cash, and using it. See also our [methodology](#) section.



Marusia's story



Background

Farming is the backbone of the Ukrainian economy, providing jobs for one-third of the population. While commercial farms contribute to exports, farming activities by rural households play a key role in food security, producing 32% of agricultural output, mostly for local consumption.

The war has severely impacted farming communities by disrupting supply chains, raising inflation, reducing the workforce due to conscription, and damaging farms. In 2022, the FAO reported that one in four rural households had to reduce or stop farming because of the conflict.⁵

To improve food security and self-reliance for rural households in front-line oblasts, humanitarian partners deliver cash and in-kind livelihood support, depending on market conditions.⁶ Cash assistance for agriculture and livestock inputs is one of the largest livelihood initiatives, having benefited over 183,000 people in 2024.⁷

The story below was created by two men and six women from small villages in the Chernihiv Oblast who received one-off cash grants ranging from UAH 6,000 to 8,600 (EUR 135–200) to support their farming activities.⁸ During a workshop in December 2024, they discussed rural access to cash assistance, the support's short- and long-term effectiveness, and recipients' involvement in decision-making processes.⁹

From these discussions, they created Marusia's story as a reflection of their shared journey and their experiences receiving agricultural cash.

Key points

- Community members missed out on assistance they were eligible for due to fear of being scammed. Participants think that information disseminated by local leaders is key to overcoming scepticism.
- Many recipients, particularly older people with limited banking access, relied on the postal service to withdraw funds, but frequent cash shortages caused long waits and uncertainty.
- Timely assistance allowed recipients to purchase agricultural inputs at a fair price and at the right time to ensure productive future harvests.
- The transfer size enabled recipients to meet immediate needs and invest in productive assets.
- Recipients wanted more involvement through check-ins and opportunities to share ideas, believing their input could improve assistance and support long-term community resilience.



Marusia

Age: **48**

Current location:

Sakhutivka village, Chernihiv Oblast

Displacement status:

non-displaced

Household:

**lives with her mother,
manages the family farm**

Assistance received:

**cash for agriculture / UAH
8,600 (EUR 200)**

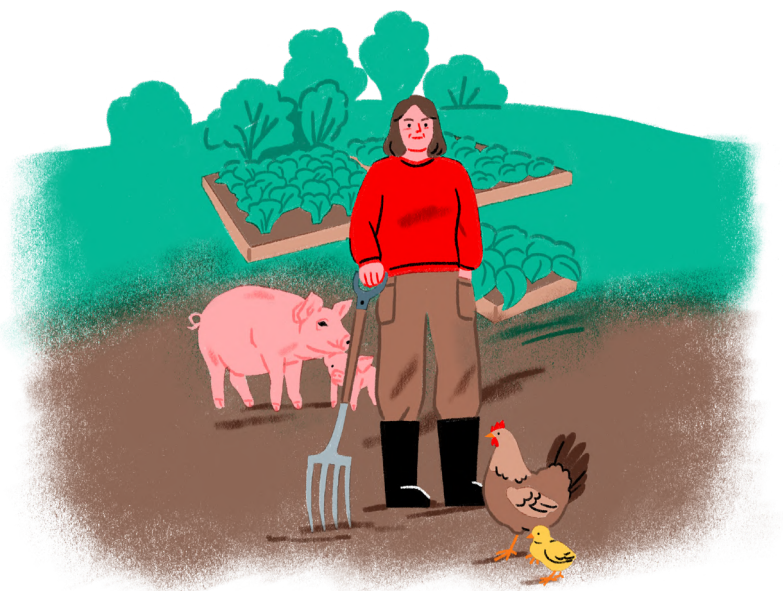
⁵ FAO. December 2022. "[Impact of the war on agriculture and rural livelihoods in Ukraine.](#)"

⁶ OCHA. December 2023. "[Humanitarian needs and response plan Ukraine.](#)"

⁷ Ukraine Food Security Cluster. [Ukraine | Food Security Cluster.](#)

⁸ The minimum wage in Ukraine for 2025 is set at UAH 8,000 per month (approximately EUR 180).

⁹ See the [methodology](#) section.



My name is Marusia, and I'm 48 years old. I live in the beautiful village of Sakhutivka in the Chernihiv Oblast, about 15 kilometres from the district centre. My days revolve around managing our small family farm. Each morning, I rise at dawn around 5 or 6 am to feed our

cows, pigs, chickens, and ducks, and tend to the vegetable garden.



I live with my older mother, who helps with household chores. My two sons are away at university and only come home occasionally. When they visit, it's always a celebration. I prepare their favourite meals and look forward to their help on the farm.

CHALLENGES & HARDSHIPS

This year has been particularly difficult for me and my neighbours. A rainy spring ruined the potato harvest, one of our most vital crops, while diseases like African swine fever devastated our livestock. Adding to our struggles, the war has caused increases in prices that have made us heavily dependent on our farms for sustenance. In the past, we routinely donated produce such as potatoes, carrots, and beets to support soldiers and local hospitals. This year, however, when collection trucks came, they often left empty as we had nothing to give.

"Our potatoes rotted because the field was flooded for a month. The price of potatoes is high this year, and we had to buy seeds for the next season. Buying them in the autumn is cheaper since prices rise in the spring."¹⁰

With many men mobilised for the war, women like me have taken on the full burden of running farms while finding ways to earn additional income. We sell surplus milk, eggs, and vegetables to cover basic expenses, but balancing farm work and income generation is exhausting. In addition to managing the household, livestock, and crops, we often handle complex tasks like navigating bureaucratic systems, dealing with finances and farm planning, as the men are absent. I spend evenings planning resources, deciding what to grow or sell, and arranging help for labour-intensive tasks

¹⁰ The quotes included in this report are direct excerpts from aid recipients who took part in the user journey workshops. This one is from a woman from a rural community in Chernihiv Oblast.

like planting and harvesting. The absence of men has created logistical challenges, particularly for tasks involving heavy machinery, such as ploughing or harvesting. These tasks, traditionally handled by men, now require us to rely on external labour. This approach is becoming more difficult because of higher costs, fewer available workers, and widespread labour shortages caused by the war.

HEARING ABOUT ASSISTANCE

One day, our village head (starosta)¹¹ informed us about a financial assistance programme for smallholder farmers like me. To ensure no one missed the news, she personally visited households and made phone calls to inform villagers. She even came to my home, reassuring me that the programme was legitimate and encouraging me to apply.

“At first, we couldn’t believe it was possible to just receive money like that – money we didn’t earn.”¹²

Representatives from an international organisation visited our village and held meetings with the village council to assess whether the community qualified for the support programme, considering how residents like me depend on farming for survival. They later met with community members to provide detailed explanations of the programme and they posted notices at the cultural centre and council office to reach anyone who might have missed the word-of-mouth updates.

Excited by the possibility, I shared the information with my neighbours, Halyna Vasylivna and Ivan Ivanovych. Halyna was immediately interested and eager to join me in gathering the necessary documents and by attending the information meeting. Ivan, however, was sceptical and dismissed the initiative, saying, “It’s probably just another scam!”¹³



APPLYING FOR AID

At the information meeting in the village cultural centre, representatives from the humanitarian organisation explained the process and required documents to register for the assistance. They made it clear that the funds were strictly for farming – like for buying seeds, livestock, or animal feed. I gathered everything I needed: an extract from the household registry, my passport, tax ID, and a certificate from the village council to confirm my farming activities.



Not everyone had it so easy. Many struggled to gather the right paperwork. Some had to make multiple trips back home or even visit neighbouring villages just to get copies. I remember an older woman saying her property hadn’t been officially registered since 1996 – she didn’t have a single item of the paperwork they requested. Luckily, for those without formal ownership documents – especially given that there are both privatised and non-privatised land plots – an extract from the household book was enough. The starosta keeps that book and updates it annually during a two-month household survey. It lists everything, from how many cats, dogs, pigs, or chickens a family has, to any personal farming they do. Thanks to this system, people like the older woman could still apply for assistance based on their real living and farming situations.

¹¹ A starosta is a local self-governance official in Ukraine, representing the interests of residents in one or several villages or settlements within a larger territorial community (hromada). The starosta acts as a liaison between the community and the local council (hromada authorities), addressing local issues, ensuring service delivery, and advocating for the population’s needs.

¹² Quote from a woman from a rural community in Chernihiv Oblast.

¹³ Ground Truth Solutions. March 2024. “Aligning aid: Recipient perspectives on humanitarian cash and social protection in Ukraine,” p.13. Our previous research has shown that many people perceive aid as a potential scam, especially when they lack prior experience with humanitarian assistance. This scepticism can lead people to disregard information or hesitate to apply, which makes trust-building crucial. People tend to trust information from official channels, such as the government and local authorities.

The registration day itself was hectic. The cultural centre was overcrowded, and chaos ensued as we formed a long queue. I helped my neighbour, Halyna, secure a spot in line.

"It took me four days to get registered. Humanitarian workers told people not to come all at once on the same day. [...] Registration started at 11 am, but people would show up as early as 8 am to wait in line."¹⁴



I handed over my documents, and the humanitarian worker quickly uploaded them into the system. Twenty days later, I got an SMS: "You have been credited with UAH 8,600 [EUR 200] in aid." The message included a code to access the funds. Some villagers accidentally deleted their messages or lost the codes, causing delays, but I made sure to keep mine safe.

CHALLENGES WITH ACCESSING FUNDS

Accessing the funds was a struggle. One of the biggest frustrations was the limited options for how the funds were distributed. We could either choose a bank transfer or receive cash through Ukrposhta, our postal service. While that technically seemed like a choice, most villagers, including myself, had little option but to use Ukrposhta. Many of us do not have bank accounts and are reluctant to open one. This is especially true for older people, who rarely travel to nearby towns where banks are located.¹⁵

"Young people would go to the bank and open an account, but older people won't. Besides, Ukrposhta charges for everything now – they don't do anything for free anymore."¹⁶

The process was much smoother for those with bank accounts, and they received their funds quickly. But the postal method caused huge delays. I had to wait a whole month between the SMS notification and accessing the funds. Local post offices kept running out of cash and had to order more from the city.

These delays forced many of us to constantly adjust our plans. Some had to put off buying important supplies like seeds or animal feed, which raised worries about the productivity of our farms. Beyond the logistical issues, the waiting caused a lot of stress and inconvenience. Like many others, I had to make repeated trips to the post office, wait in long lines, and make countless calls to the hotline, all while uncertain about when the money would actually be ready for collection.

¹⁴ Quote from a woman from a rural community in Chernihiv Oblast.

¹⁵ Ground Truth Solutions. July 2023. "[Keep in touch with the people.](#)" *Perceptions of aid in Ukraine's changing context*, p.15; Ground Truth Solutions. March 2024. "[Aligning aid: Recipient perspectives on humanitarian cash and social protection in Ukraine](#)," p.13. Our previous research has shown that older people face greater exclusion from aid due to limited digital literacy, which hinders their access to information and reduces their ability to apply for assistance.

¹⁶ Quote from a woman from a rural community in Chernihiv Oblast.

These delays also caused tension within the community. Many villagers began approaching the village council staff or even postal workers at their homes, desperately seeking answers about the whereabouts of their money. This created friction between residents and local officials, who were trying their best to mediate the situation but often had little information to provide.

Despite the challenges, for many older people and those without easy access to banks, receiving assistance through Ukrposhta was the only feasible option. However, providing clearer information upfront about how the distribution methods and timing would work, with improvements in the postal service, could have significantly reduced delays and eased a lot of the frustration we all faced.

MAKING THE MOST OF THE ASSISTANCE

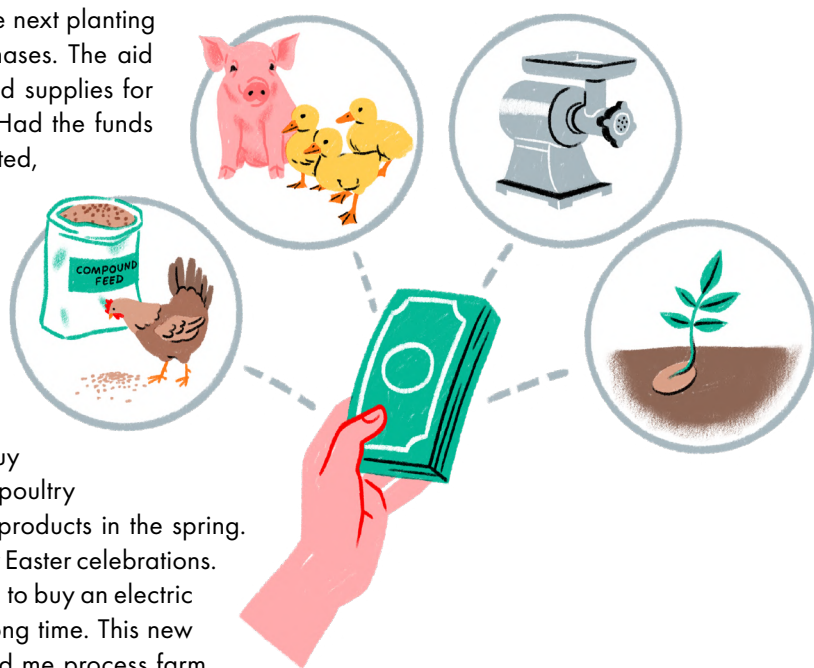
The UAH 8,600 (EUR 200) were a blessing. I used the funds to buy compound feed for my chickens, ducks, and pigs, as well as straw for my cow to last through the winter. Buying these items wasn't without its challenges. The local market only operates on Sundays, so I had to plan my purchases carefully to avoid missing out. Bulk items, like straw, required minimum orders to qualify for home delivery, while for smaller items I had to visit the market early to secure supplies before they sold out.

In addition to feeding, I bought seed potatoes for the next planting season. The timing was everything with these purchases. The aid arrived in September, allowing me to buy seeds and supplies for the next season while prices were still reasonable. Had the funds come later in the spring, prices would have skyrocketed, making it much harder to prepare for the next season. It was a relief that the assistance arrived before the critical planting season. Many others in the village felt the same, sharing how the timely support enabled them to purchase potatoes and other seeds early, ensuring a successful harvest for the following year.

I didn't stop there. I also used some of the money to buy young ducks and a piglet. This allowed me to plan poultry breeding and create more opportunities for selling products in the spring. The piglet was raised for my family, specifically for our Easter celebrations. I also managed to save part of the funds and use them to buy an electric meat grinder – something I had dreamed of for a long time. This new tool made food preparation much easier and helped me process farm products more efficiently for sale.

The aid didn't just improve my material situation, it lifted my spirit. For the first time in months, I felt reassured that I wasn't alone in my struggles. The sense of security and stability allowed us to focus on long-term planning, knowing we had the necessary supplies secured. I could invest in both the farm and household without worrying about running out of resources during the winter. Knowing that I had what I needed for the coming months, I felt confident that I could continue providing for my family while keeping alive our tradition of supporting the local hospital and soldiers serving in the military. The cash assistance renewed my hope and made me feel that my hard work was recognised and appreciated.

Ivan Ivanovych, who had doubted the programme's legitimacy, regretted not applying. Seeing others receive support, he realised he had missed an important opportunity to ease his burdens. "I should have applied," he admitted, echoing sentiments from others who also hesitated. This regret stirred resentment among some, leading them to seek someone to blame for their missed opportunity.



RECOMMENDATIONS FOR FUTURE PROGRAMMES

The programme made me realise how important it is for humanitarian organisations to understand the unique challenges we face in rural life – things like our cultivation cycles and the limited infrastructure we have here. A good example of this was our difficulty with Ukrposhta. I couldn't help but wonder if there might be a simpler way, like mobile distribution points visiting our villages directly, or more streamlined cooperation with local governments.

Another lesson was the importance of trust and community networks. People here really depend on trusted local leaders to guide them through processes like this. Our village head was key in encouraging us to apply and reassuring us that the programme was legitimate. Without her, I might not have had the confidence to participate. If organisations worked more closely with leaders and the village council from the start, they could reach so many more people, especially those, like Ivan, who were initially sceptical.

What also stood out to me was the trust humanitarian organisations placed in us. There wasn't much oversight, but that made us feel like they believed in our ability to make good decisions. Looking back, some follow-up visits could have been helpful – a chance to check in or offer support, like training on how to use the funds effectively. People who plan things like cheese-making or livestock farming could have benefited from extra guidance, like tailored workshops to ensure long-term success.

More generally, I wish we had more of a say in shaping the programme. While we were grateful for the assistance, many of us had ideas for how it could have better suited our needs. As the weeks passed and we shared our experiences, my neighbours and I started dreaming about what could come next. Some of us talked about pooling our resources to buy a tractor, since our current one cannot cultivate all the land quickly enough during planting and harvesting. Others thought about organising a cooperative to sell our produce – milk, meat, vegetables – so we could work together and get more for what we grew. These ideas made me realise that while individual aid is vital, initiatives that bring people together and build community resilience can have an even greater impact.





Olga's story



Background

As more men join military service, women in Ukraine are increasingly taking on the responsibility of supporting their households, often stepping into roles traditionally dominated by men.¹⁷ In 2023, women led the creation of 10,000 new companies, with one in every two businesses in the country founded by a woman.¹⁸

This shift, where women unexpectedly became the primary breadwinners, brought with it significant challenges. Of those registered as unemployed, 72% are women, who face not only deep-seated structural barriers limiting their access to opportunities but also bear the heavy economic toll of the ongoing war. Among women who are internally displaced persons (IDPs), half have lost their jobs during the conflict, compared to 28% of men.¹⁹ Women-headed households are particularly vulnerable to extreme economic needs, as they navigate the combined burdens of caregiving, work, and economic instability exacerbated by the war.²⁰

In response, humanitarian organisations have offered small business grants as part of their livelihoods programmes, aiming to provide more sustainable solutions. These initiatives often focus on women, supporting them to gain financial independence and contribute to their families' well-being.

To better understand the successes and challenges of these grants, six Ukrainian women with children from Mykolaiv Oblast, who received small business grants ranging from UAH 36,000 to 170,000 (EUR 840–3,960), shared their experiences. These included the struggles of balancing motherhood with managing a business, the impact of the grant on themselves and their families, and their role in the decision-making regarding the grant. Through these discussions, they developed the story of Olga, a character who represents the shared experience faced by women who balance entrepreneurship and motherhood.

Key points

- The grant was not widely advertised, and most people only learned about it through word of mouth, which limited access to potential applicants.
- The application process was complex and minimal guidance was provided. Some community members hesitated to apply due to confusion over eligibility requirements and potential risks.
- Setting up a business required complex administrative steps, which were difficult without support.
- Training, mentorship and networking opportunities alongside the grant would help to increase its impact.



Olga

Age: 35

Current location:

Ochakiv, Mykolaiv Oblast

Displacement status: **returnee**

Household:

**mother of a 10-year-old,
husband serving in the army**

Assistance received:

**small-business grant /
UAH 97,000 (EUR 2,258)**

¹⁷ The New York Times. August 2024. "[War Is Draining Ukraine's Male-Dominated Work Force. Enter the Women.](#)"

¹⁸ UN Women. February 2024. "[Over 8 million women and girls in Ukraine will need humanitarian assistance in 2024.](#)"

¹⁹ GIZ. April 2023. "[Research of the economic activity of IDP women and their strategies regarding the restoration of the source of income.](#)"

²⁰ CARE. August 2024. "[Rapid gender analysis Ukraine.](#)"



My name is Olga. I am 35 years old, and I come from Ochakiv, a small port town along the Black Sea in Mykolaiv Oblast, southern Ukraine. Before the war, Ochakiv was a peaceful place, where life unfolded quietly by the sea. I worked as a laboratory assistant at the port, testing the grain that arrived by truck, ensuring its quality before it shipped out. It was a steady job that brought stability and routine to my life.

At home, I enjoyed a fulfilling life with my husband and our 10-year-old daughter. We took annual trips to the Carpathians and dreamed of buying a car. In my spare time, I indulged in beauty work as a hobby, particularly lash extensions. I had gathered some basic equipment over time, but it never crossed my mind to turn it into a career.

WHEN THE WAR BEGAN

Everything changed on 24 February 2022. The full-scale invasion by Russia disrupted not just my sense of security but my whole life. The shelling in Ochakiv was relentless, constantly forcing my family to hide in shelters. On 5 March, I decided to leave with my daughter. We went to Pervomaisk, where my parents lived, hoping it would only be for a few weeks. But those weeks turned into months.

Living away from home was hard. My husband stayed behind in Ochakiv to look after what was left of our apartment and I worried about him constantly. When he was drafted into the army, our lives became even more uncertain. I knew we couldn't keep going like this, with no income and our savings running out. By June 2022, I decided to return to Ochakiv, even though it was still dangerous.

When I returned, I found our apartment had been severely damaged in a blast – the windows were shattered and debris covered the floors. I used our savings to replace two windows, hoping to bring some sense of normality to my daughter. With my husband away in the army, I had to manage everything on my own. His absence left a gap in our family, and while his military pay helped a little, it wasn't enough. Life in Ochakiv had become expensive – prices had risen because of the war, making everything harder to afford. Friends and family who struggled with the same

Ochakiv

Since Russia's invasion, Ochakiv, a strategic port city in Ukraine's Mykolaiv region, has been heavily shelled by Russian forces aiming to control important sea routes. Early bombardments caused widespread damage, forcing many people to flee, while those who stayed faced daily threats and destruction of homes, businesses, and public buildings. By 2023, continued shelling had further damaged infrastructure like power and water supplies, causing many to leave for safer areas.

In 2024, Russian strikes became less frequent but more targeted towards civilians, hitting residential areas and causing heavy casualties. The damage was both physical and psychological, with fires from shelling destroying homes, medical facilities, and infrastructure. Despite efforts to maintain services and rebuild, the ongoing attacks often undid any progress, leaving survivors in a constant state of uncertainty and hardship.

hardships couldn't offer much support. At times, I received help from humanitarian organisations, such as firewood distributions during the brutal winters and occasional aid packages, but it was never enough to cover all our needs.

I soon realised I needed to find a way to support us, but returning to my old job as a lab assistant was no longer an option. The port had shut down early in the war and jobs in my field were non-existent. Finding new work was tough – my daughter's education had moved online and she needed my care, so I couldn't leave her alone for long. I wanted to rebuild our lives but I didn't know where to begin.

HEARING ABOUT THE AID

A small glimmer of hope came unexpectedly, carried home by my mother-in-law. She worked at a school and saw a flyer about a small business grant programme implemented by a Ukrainian NGO with support from an international organisation. She handed it to me one evening, saying, "Maybe this could help."

At first, the idea of starting a business felt overwhelming. I had never run a business before, and the thought of taking on something so big in the middle of a war seemed daunting. But the more I thought about it, the more it felt like the only option. Our savings were gone, prices kept climbing, and we couldn't rely on anyone else – everyone around us was struggling just as much. The grant offered a chance to rebuild, create something new and stabilise our lives after the upheaval caused by the war.

The grant application required a business plan, so I needed to think practically. What could I do? Before the war, I had trained in beauty services, which seemed useful now. With many businesses in our town closed, beauty treatments are in demand. They also need a low initial investment and can be done from home, giving me the flexibility to work while taking care of my daughter.

APPLYING FOR AID

Applying for the grant wasn't easy. There was little guidance, and I didn't fully understand the terms. Would there be reporting requirements? Would I need to open a sole proprietorship (FOP)²¹ to receive the funds? These questions worried me, especially since I had no experience with taxes or accounting.

In my community, others who considered applying for this grant shared the same worries. People discussed how applying felt like a gamble, especially without clear information about the grant terms. Many worried the requirements might affect their current support, like cash assistance for displaced people. I knew someone who decided not to apply because they thought opening an FOP would make them lose their assistance. For me, the decision was easier – I had nothing to lose.

The process was still demanding, requiring a lot of paperwork, including proof of damage to our home, which was necessary to ensure aid went to those directly affected by the war. It took patience and persistence. The strict deadline for the grant application made the process even more challenging. I had to contact local authorities to verify the damage, gather family documents, and submit everything online within a tight timeframe. At times, I doubted I could handle it all while caring for my family, but I kept going, driven by the hope of rebuilding my life.



²¹ In Ukraine, an FOP refers to an individual entrepreneur (sole proprietor) registered to conduct business activities. This is a simplified legal and tax structure allowing individuals to operate independently without establishing a separate legal entity. This structure is widely used by freelancers, small business owners, and service providers.

MAKING THE MOST OF ASSISTANCE AS A WOMAN & A MOTHER

When I received the news that my application had been approved, I was ecstatic.

"I didn't believe I'd get anything because I'd never received any kind of aid before. When the organisation called to tell me I'd been selected, I couldn't believe it. I was so happy – I felt like I was glowing."²²

The UAH 97,000 grant (EUR 2,258) was life-changing. I used it to buy equipment to start my home-based beauty service: a massage table, manicure tools, pedicure dryers, and supplies for two months. I also enrolled in a grant writing and financial planning course, which boosted my confidence.



One challenge was registering as a sole proprietor, which I didn't know how to do. I turned to a woman in the community who had already opened an FPO and her advice helped me navigate the process, from choosing the right tax model to handling the paperwork. Once registered, my business gained legitimacy, opening the door to funding from other Ukrainian or international organisations, and I felt proud to contribute to my community through taxes. Beyond registration, my social networks, including starostas and local groups, were crucial in spreading awareness of resources and opportunities to help overcome business challenges.

Balancing work with motherhood was sometimes exhausting. Schools operated online sporadically, and frequent power outages made it hard for my daughter to attend. With no local in-person school or strong support network, I had to structure my work hours around her needs, often working late at night or early in the morning to accommodate clients.

My first clients were neighbours and friends, and soon, word of mouth grew my customer base. It wasn't long before I had a steady stream of clients, and my income allowed us to live more comfortably than we had in months. The grant gave us a fresh start and a more sustainable future. Working from home allowed me to care for my daughter while earning a steady income. We even managed to take a small trip to Odesa – a precious reminder of what life was like before the war.



²² Quote from a woman from an urban community from Mykolaiv Oblast.

“What is family peace? It’s when you can spend quality time together. The grant provided that stability and confidence in the future.”²³

RECOMMENDATIONS FOR FUTURE PROGRAMMES

Looking back, the grant gave me the financial boost I needed and helped me rediscover my strength. When I think about how grant programmes can better support people like me, one key aspect is improving outreach and providing clearer guidance. Many applicants, including myself, struggled to understand the terms of participation, the risks and opportunities of opening an FOP, and the required documentation. A session to explain these things would have helped us feel more prepared. Instead, much of the learning happened through trial and error.

I only found out about the grant I received through my mother-in-law. Many people like me rely on social media or platforms like Viber and Facebook for information, so these programmes need to be visible there. Local leaders can also play a big role. They are trusted in the community and could help explain what grants are available, why they’re offered, and what’s expected, like registering as a sole proprietor.

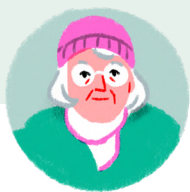
Another idea is to learn from businesses that didn’t succeed. Not every project works, and that’s fine. But understanding why some fail can help us improve. A “failure registry” from grant providers summarising why projects didn’t work would help adjust future programmes and give applicants a better chance.

If I could give one piece of advice to those designing future programmes, it would be this: Don’t just give us the “fishing rod,” teach us how to use it. The initial funds were helpful, but I quickly realised I needed more than just money to succeed – I needed knowledge. I learned through trial and error, but workshops or simple resources, like an online course or a guide to managing taxes, would have saved me time and frustration. Mentorship or regular check-ins could have made a huge difference. I was surprised that there was no follow-up call to check how we were doing after receiving the funds. Communication seemed to end after the initial reporting, which focused solely on whether the funds were received and materials purchased. No one contacted me months later to ask about challenges or offer additional guidance. I felt abandoned after the initial process.

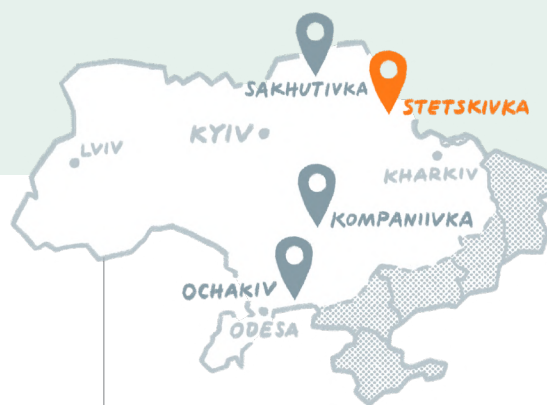
Networking opportunities could also be improved. For me, connecting with others in similar situations has been invaluable. I’ve met entrepreneurs who genuinely want to help others succeed. I remember an experienced entrepreneur named Natalia, who shared her marketing strategies and ideas for attracting clients. That conversation gave me hope and fresh ideas for my business. If grant programmes could organise more networking events, this would offer practical learning and the emotional support we all need. Sometimes, knowing you’re not alone makes all the difference.



²³ Quote from a woman from an urban community from Mykolaiv Oblast.



Valentina's story



Background

Since the onset of the full-scale invasion, nearly 2 million housing units in Ukraine have been damaged, worsening living conditions for many families, particularly in the eastern, southern, and northern regions. This has led to increased displacement and heightened vulnerability for those remaining in conflict-affected areas. As winter sets in, families face the dual challenge of rising heating costs and damaged energy infrastructure, while their homes are often compromised by war-related damage, such as leaking roofs, broken windows, and non-functioning heating systems.

To support these families during the winter months, humanitarian organisations provide winterisation assistance, which includes both in-kind goods (blankets, warm clothing, and materials for home repairs) and cash assistance for energy and utilities. Cash support is prioritised where markets can accommodate its use, with a set value of UAH 21,000 (EUR 489) to cover energy needs. This amount reflects the cost of firewood, the most commonly used fuel in Ukraine.²⁴

The story below was created by eight women and two men from Sumy Oblast, who received cash for fuel for this winter. During a workshop in January, they discussed the hardships of winter, the difficulties of accessing firewood in frontline areas, and the grant's impact on their ability to heat their homes.

From these conversations, they developed the story of Valentina, a character who embodies the collective experience of people living near the frontline during the winter.



Valentina

Age: **73**

Current location:
Stetskivka village, Sumy Oblast

Displacement status:
non-displaced

Household:
widow, lives alone

Assistance received:
**cash for fuel / UAH 21,000
(EUR 489)**

Key points

- The process of applying for cash assistance was bureaucratic and exhausting, especially for older people unfamiliar with digital cash transfers.
- While the cash assistance helped, receiving it earlier in summer would have enabled better preparation, as firewood was cheaper and more available.
- Despite hardships, people in frontline communities help each other with bulk purchases and support one another emotionally. Local NGOs and village leaders play a key role in coordinating aid.
- People were told to use their cash for fuel and assumed their receipts would be checked. As a result, some limited their spending choices, even though the grant was actually flexible.
- Although cash assistance provided flexibility, participants feel that consultation with affected communities during the design would have improved its impact.

²⁴ Ukraine Shelter Cluster. October 2024. "Winterisation recommendations 2024-2025."



My name is Valentina, and I am 73 years old. I live in Stetskivka, a small village surrounded by fields and forests, just 50 kilometres from the Russian border, near Sumy. In my younger years, I worked in a factory in the nearest town – a steady job that helped my husband and I raise our children. But those days are long behind me.

Now, I'm retired and alone; my husband passed away years ago and my children have moved away, in search of work. For those living near the frontline, finding stable employment is nearly impossible. Many businesses have shut down and local economies have collapsed, leaving people struggling to make ends meet.

I have arthritis, which makes daily life difficult, especially through the cold months of winter. The stiffness and pain make it difficult to chop wood or carry heavy loads. Before, I never thought about it much – I could always manage. Once-routine tasks, like preparing for winter, have become exhausting.

FACING THE CHALLENGES OF WINTER NEAR THE FRONTLINE

The war has made everything unpredictable. Shelling is constant, shops have closed, and pensions are barely enough as prices soar. Our village has no bank or supermarket, just a post office open two hours a week. To withdraw money, I travel to the city, wait in line, and hope there's still cash when my turn comes. Errands that once took minutes now require planning, patience, and a bit of luck.

Winter used to be difficult but manageable. We would buy gas in advance, ensuring we had enough at an affordable price to last through the freezing months. Now, with soaring prices and delivery costs, firewood is our only option. If you walk through the village, you see smoke rising from every chimney, as people have returned to firewood, chopping and stacking logs to endure the cold.

You might think that living near the forest would make it easy to access firewood, but that's no longer the case. The forests are filled with mines and unexploded weapons, making it dangerous to gather wood. On top of that, defence forces have built fortifications in forests near the frontlines, further restricting access. People are no longer able to collect firewood there anymore.

"It's become such a pain – even when you live in the forest. [...] It'll get to the point where there are barriers everywhere, and you won't even be allowed to pick raspberries or breathe the air in the forest. It's really hard."²⁵



Some nights, as shelling rumbles in the distance, I wonder if I'll even be here to see the winter through. Yet, our community holds together – neighbours stack logs, buy in bulk to lower costs, and share what they can: blankets, food, warm clothing. A Ukrainian NGO has been our lifeline. They aren't outsiders offering short-term aid, they are part of us. When homes were damaged, they arrived as quickly as the village head – sometimes even faster – covering shattered windows, reinforcing insulation, and ensuring the most vulnerable had shelter.



HEARING ABOUT ASSISTANCE

With electricity unreliable due to frequent blackouts, and gas heating and firewood in high demand, many of us were already worrying about winter as early as the summer. That's when I first heard whispers about cash assistance programmes, through neighbourhood chatter. Ukrainian and international humanitarian organisations were offering cash specifically for fuel, meaning the money was meant to purchase heating materials like firewood, coal, or gas.

At first, people were sceptical. No one was used to receiving help in the form of money and in the past, when cash assistance was offered, it often turned out to be a scam.

"They only recently declared our area a combat zone, and people hadn't received this type of assistance before. And when it was offered, it often turned out to be a scam. You know, there are all kinds of schemes."²⁶

As autumn approached, some representatives from a Ukrainian NGO went door to door to ensure no one was left out, and gradually, more people began to trust the programme. Still uncertain whether the grant was real, I decided to visit our village head for confirmation. For many of us, he was the first person we turned to for information and guidance – our direct link to humanitarian organisations. He

²⁵ Quote from an older woman from a frontline rural community from Sumy Oblast.

²⁶ Quote from an older woman from a frontline rural community from Sumy Oblast.

reassured me, explaining how the aid worked and who was eligible. He had worked closely with the organisations, compiling lists of those in need – pensioners like me, people with disabilities, and families whose homes had been damaged by shelling. Without him, I might not have even known where to begin.

APPLYING FOR ASSISTANCE

The moment I learned I was eligible, a new challenge began: gathering the necessary documents. I had to prove my identity, residence, and financial situation to qualify. As a pensioner, this meant obtaining an income statement from the pension office. That might have been simple for younger people, who could retrieve documents through the governmental Diia app.²⁷ But for me, and many others my age, it wasn't an option. Even pensioners with smartphones often didn't know how to navigate the system. I had no other choice but to travel to Sumy to get my income certificate in person. The journey was exhausting – long queues stretched outside government buildings, moving at a snail's pace. Each person was processed individually, making the wait stretch for hours. Just when progress seemed to be made, air raid sirens would blare, forcing everyone to abandon their place in line and seek shelter, only to return and start the wait all over again.

"The income certificate was the hardest to get because the other documents were at home."²⁸

Since I live alone, I also needed a family composition certificate from the local authorities – a step that, like the rest, involved navigating bureaucratic hurdles and endless waiting. For others, the process was just as demanding. People with disabilities needed medical certificates, while those with damaged homes had to obtain official assessments.

Once I had all my documents, I made my way to the village council office, where a Ukrainian humanitarian organisation had set up a registration point. The staff there treated us with dignity and patience, guiding us through each step of the process. They explained the forms and helped us provide our bank details for the transfer.

"The requirement to provide an IBAN was confusing. It's tied to a bank account, and not everyone understands it. People who use Privat24 on their phones might manage, but others, like those receiving their pensions through Oschadbank, needed extra help to understand what IBAN meant."²⁹

Then came the waiting. Some received an SMS within a week; for others, it took longer. There was always uncertainty. They never said, "You're definitely approved;" only, "Your application has been received, now wait."

TIMELINESS OF ASSISTANCE

When the funds finally arrived in my bank account, in late October, I felt immense relief. For those without bank cards, collecting the cash at the Ukrposhta was another challenge. With post offices only open once a week, delays were inevitable, adding yet another layer of uncertainty.

Despite the hurdles, the support was worth it. I received UAH 21,000 (EUR 489) – enough to secure a winter's supply of firewood. I used the funds for firewood and a bit of gas for cooking – essentials that made my home liveable through the bitter cold. Receiving the funds in late October gave me just enough



²⁷ The Diia app (short for "Diia" or "Дія," meaning "Action" in Ukrainian), launched by the Ministry of Digital Transformation in 2020, helps citizens access public services digitally. It provides electronic versions of documents like passports and driver's licenses, and services like business registration, tax filing, and social benefits. During the war, the app added features for reporting property damage, applying for financial aid, and supporting displaced persons in accessing resources.

²⁸ Quote from a woman from a frontline rural community from Sumy Oblast.

²⁹ Quote from an older woman from a frontline rural community from Sumy Oblast.

time to buy firewood before prices and demand soared. A neighbour who received her funds a few weeks later, in November, wasn't as lucky – by then, suppliers were running low, and prices had climbed beyond what she could afford.

Price wasn't the only challenge – finding firewood at all was becoming harder. As gas became too expensive due to the war, more frontline villages switched to wood heating, creating widespread shortages. To avoid waiting weeks for a supply, I had two options: travel further or have it delivered from distant areas. I chose delivery, but finding someone available was difficult with high demand for trucks. Delivery also came at a steep cost, as rising fuel prices pushed transport fees up. This consumed a significant portion of my cash assistance, leaving me with less money to buy the actual firewood. I had to cover the shortfall out of my own pocket, cutting into an already tight budget meant for food and medicine.

On top of that, paying for delivery was a hassle. Cash is the only option in our area – no cards are accepted. So, I have to make sure I have enough cash on hand, often requiring another trip to the city.



I've been thinking about this a lot – if we had received the funds earlier, maybe in the summer, I could have prepared better. Firewood is cheaper then, and it's easier to plan repairs or make purchases before the rush starts. I know humanitarian organisations do their best, but timing makes a big difference.

ENGAGEMENT IN DECISION-MAKING

I didn't have a direct say in how the cash assistance programme was designed, but I appreciated the freedom to decide how to spend the money. In the past, some organisations provided in-kind assistance, but the quality was often unreliable. They'd promise hardwood but deliver linden or pine instead. Linden bark looks a bit like oak – they must have thought we wouldn't notice. I felt it was a better solution when they replaced it with money.

Still, consulting us before launching the programme would have made a real difference. Some of my neighbours received firewood, but their windows had been destroyed by shelling – they couldn't make proper use of it.

"In our case, we desperately needed windows and doors because they were blown out. But instead, we were given cash for firewood, which we didn't need as much. Meanwhile, we had no windows, and replacing just one cost UAH 6,000 (130 EUR)."³⁰

It was also confusing that, although we were told the money could only be used for fuel, no one ever came back to check our receipts. This made me wonder whether my neighbours could have actually used the cash for other urgent needs instead.

³⁰ Quote from a woman from a frontline rural community from Sumy Oblast.

Thankfully, local leaders and community advocates became our voices, relaying feedback to aid providers and ensuring our needs were considered. I'm grateful for their role in helping us feel seen and understood. The village head and council representatives worked closely with humanitarian organisations, creating lists of eligible residents and ensuring critical information reached those who needed it most. At a time when trust was fragile, knowing that aid was coordinated through familiar local figures provided reassurance. Above all, they listened to our concerns, whether about the high delivery costs for firewood, difficulties in withdrawing cash, or the uncertainty around selection criteria. They took these issues to the aid organisations. Even if not much could be done due to the one-time nature of the support, their presence was a reminder that we weren't entirely alone in such uncertain times.

RECOMMENDATIONS FOR FUTURE PROGRAMMES

Reflecting on this experience, I feel an overwhelming sense of gratitude for the help I received. Without it, I truly don't know how we would have made it through the winter. However, as I consider what could be improved, a few thoughts come to mind.

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. Firewood is more affordable then, and it would allow us to buy it before the cold truly sets in.

For older people like myself, simplifying the process is essential. Sending mobile teams to assist with registration or accepting digital copies of documents would significantly reduce the stress we often face.

One of the most valuable lessons I've learned this winter is the power of community. In my village, we came together, sharing resources and ideas to support one another. Programmes that promote this kind of mutual aid – such as bulk purchases of firewood or shared transport – could make a world of difference for everyone involved.

While the aid workers were compassionate and supportive, there could be more opportunities for us to voice our needs directly to humanitarian workers. Including us in the planning process would ensure that the aid we receive is tailored to exactly what we need.

By listening to stories like mine, we can make these programmes even more effective. Together, we can foster resilience, one small act of solidarity at a time.





Vasyl and Larysa's story

Background

The Ministry for Veteran Affairs estimates that up to 6 million Ukrainians will hold veteran status after the war, including their family members.³¹ This could represent nearly 15% of the total population. Despite their increasing numbers, humanitarian aid specifically targeting ex-combatants remains limited, likely over concerns around perceived neutrality.

Before mobilisation, a significant portion of Ukrainian soldiers were engaged in civilian professions and they will need new jobs upon return. A great number of veterans have sustained injuries or illnesses directly related to their military service, and face significant challenges in workforce reintegration, as they struggle to access mental health support and secure stable livelihoods.³²

To explore these challenges, we held a focus group discussion in Lviv, bringing together three ex-combatants and three family members who had received cash assistance from a humanitarian pilot programme following their injuries.³³ The participants had obtained UAH 32,400 (roughly EUR 715) in cash assistance – an amount designed to cover nine months, reflecting the average time between injury and the activation of social protection benefits. Their experiences helped shape the story below, reflecting their shared struggles and perspectives on financial aid, rehabilitation, and societal reintegration after military service.

Key points

- With limited humanitarian cash assistance specifically targeting war veterans and ex-combatants, there is a lack of formal, reliable ways to access information about available programmes. This is particularly problematic given the existence of scams targeting soldiers and veterans: people are reluctant to trust informal “word-of-mouth” sources.
- Registration was handled by a third party, reducing the burden on aid recipients. Funds were transferred quickly and efficiently via bank transfer.
- The cash assistance was immediate and timely, providing crucial support: ex-combatants typically face long bureaucratic processes in accessing state benefits.
- The transfer amount allowed for essential home adaptations, such as improved accessibility, but was insufficient to cover greater financial burdens, or support long-term reintegration.
- Veterans' greatest concerns extend beyond immediate financial relief. Issues like long-term healthcare, psychological support, and access to the job market remain pressing. More early, comprehensive, and sustained support is needed to ensure successful reintegration.



Vasyl

Age: **42**

Current location:

Kompaniivka, Kirovograd Oblast

Displacement status:
non-displaced

Household: **ex-combatant, lives with his wife and two children**

Assistance received:
cash for war-related injuries / UAH 32,400 (EUR 715)



Larysa

Age: **65**

Displacement status:
non-displaced

Household: **mother of Vasyl**

³¹ Ukrainska Pravda. May 2024. “[Number of Ukrainian veterans will increase to 5-6 million after war.](#)”

³² IOM. November 2023. “[The social reintegration of veterans in Ukraine.](#)”

³³ As humanitarian aid rarely targets the specific needs of ex-combatants, the research team made extensive efforts to identify suitable participants. Additionally, due to a snowstorm, some participants were forced to cancel at the last minute, contributing to the low turnout.



My name is Vasyl, I am 42 years old. I was born and raised in a small village where I stayed loyal my entire life: Kompaniivka, Kirovograd Oblast, central Ukraine. Before the full-scale invasion, my life was simple: I lived in a small house, together with my wife Olena and our two kids, a son and a daughter. I worked as a truck driver, earning a steady income to support my family. Olena stayed home to take care of the kids.

Our village didn't have much – no hospital, just a small health clinic, and no reliable public transportation. Without a car, getting anywhere was nearly impossible. But it was home, and I never thought I would have to leave it for war.

Larysa: My name is Larysa, 65, I am the mother of Vasyl. I still live in the same village and in the same house where I raised Vasyl, in Kirovograd Oblast. I live alone in the house but I am independent, even if getting older doesn't make things easier. Vasyl, my son, was always there to help me whenever he could. My life was never easy, but it was steady. Our household was big – we had land to work, animals to care for, and a home that always needed fixing.

JOINING THE MILITARY

In March 2022, I decided to join the army as a volunteer. It wasn't something I planned or ever imagined for myself, I didn't come from a military family; but the war had a way of changing everything. Watching the news, hearing about the destruction, the lives lost – it felt impossible to just sit and do nothing. Olena, my wife, didn't try to stop me, she knew I had made my decision. She just nodded, holding back tears. I promised her I'd be back soon, that everything would be okay. And I believed that.

I still remember the first day at the recruitment centre. I looked around and saw people like me – ordinary men and women who had put their lives on hold to fight. I didn't know what I was getting into, but I knew why I was there. We all did. It was about something bigger than ourselves – our home, our people, our future.

Larysa: My son volunteered to join the army in 2022. He didn't tell me because he knew I'd try to stop him. For two years, we barely spoke – just short messages, a few words from him to let me know he was alive. When he left, a lot fell on me. His wife had to take driving lessons so she could drive out of the village to make an income. This meant I had to take care of everything else in the household – working the fields, carrying water, repairing the house, and making sure we all had food on the table. Every day was exhausting, but I kept going, telling myself it was temporary, that he would come back.

"We had an agreement: if he sent two plus signs [in a text message], everything was fine; if there was no plus sign or just one, it meant something had happened. Every morning, the first thing I did was check if there was a plus sign in the message, and then I could go about my day."³⁴

Then, one morning, I got a call. I packed a bag and left for the hospital in Kyiv. When I saw him in that bed, missing an arm and a leg, something inside me shattered. But I didn't cry. I couldn't. I sat next to him, held his hand, and said, "You're alive. That's what matters." But deep down, I knew our fight had only just begun.

I woke up in a hospital in Kharkiv. They told me I was lucky to be alive, but I didn't feel lucky. I couldn't stop replaying the moment of the explosion in my head, and everything felt hollow. The hospital was simple, covering only the most basic needs – no extras, no real comfort, just survival. Volunteers came by,³⁵ bringing clothes, a blanket, and medicine – things I never thought I would need but suddenly couldn't imagine going without. Their kindness was a lifeline, even if it didn't feel like enough to piece me back together.



Then, they transferred me to a hospital in Kyiv. The atmosphere was different – warmer, somehow. Volunteers greeted me with food, hygiene supplies, and even an electric wheelchair. Their support wasn't just practical; it felt personal. It was in Kyiv that my mind started to clear, and the smallest, strangest things began to matter again – like craving a plate of grilled meat or a bowl of ice cream. For the first time, I wanted something more than just to survive. I wanted to feel human again.

But when they told me that I needed a prosthetic, it hit me – I would never go back to my old life. I will never drive a truck again, never be the same husband or father I was before. I thought about my wife, about my kids. Would they even recognise me like this? I hadn't seen them since my injury. I wondered what they'd say when they finally did – whether my kids would look at me with fear, pity.

The difference between ex-combatants and veterans

Ex-combatants are injured soldiers who remain on active military status, typically awaiting formal dismissal. They are classified as such upon receiving a certificate of disability (MSEC clearance).³⁶ Veterans, on the other hand, are those whose military duties have officially ended, granting them access to benefits and support systems. The distinction creates a gap in welfare provisions, leaving many ex-combatants who are awaiting clearance to be left without necessary aid.

³⁴ A quote from a mother-in-law of an ex-combatant from Poltava Oblast.

³⁵ Volunteers supporting the Ukrainian military and ex-combatants include civilian activists, veterans, and informal community groups who provide logistical aid, medical support, psychological rehabilitation, legal assistance, and social reintegration services. These volunteers operate independently or through NGOs, crowdfunding initiatives, and grassroots networks, playing a crucial role in sustaining defence efforts and post-military service adaptation.

³⁶ Medical and Social Expert Commission (MSEC) – a state body responsible for assessing disability status, determining the degree of functional impairments, and establishing eligibility for social benefits and rehabilitation programmes.

"It's terrifying. It's terrifying that you raised a child, healthy with arms and legs, and then this happens. It's impossible to comprehend. But you try to push those thoughts away, to not think about it. You look at him and see that he is alive – that's all that matters."³⁷

Larysa

I left the hospital and moved to a rehabilitation centre in Lviv. The first time I tried on my prosthetic, which was provided by the state rehabilitation centre, I felt like a child learning to walk again – unsteady, awkward, and uncertain. It wasn't just about the physical struggle but also the mental battle of adapting to a new reality. The staff there were kind and did their best to support me, but there were limits to what they could offer. That's when a social worker introduced me to SuperHumans. They explained that this centre specialised in advanced prosthetics and rehabilitation and could give me the resources needed to truly regain independence. I hesitated at first – another transfer, after Kharkiv, Kyiv, and the Lviv rehabilitation centre. Transfers always felt like starting over, uprooting the little stability I had – but eventually, I agreed: I have heard good things about the more advanced prosthetics, which usually cost a fortune. Accessing this service for free felt like an opportunity one had to take.

"We [his wife and me] had to move to an unfamiliar city where we didn't know anyone and had to find a place to live near our loved one...We made so many mistakes. We rented whatever we could find just to have a place quickly, but then we realised we were staying in the middle of nowhere. And we paid for short-term stays... We had to wait a day for an apartment to become available."³⁸

Larysa

At SuperHumans, they worked closely with me to make the process as seamless as possible. They filmed my movements, analysed how I walked, and immediately identified what I was doing wrong and which muscle groups needed strengthening. Every detail mattered: if the alignment of the prosthetic foot was even slightly off, they adjusted it on-site; if the springs in the knee didn't feel quite right, they fine-tuned them until everything fit perfectly.

HEARING ABOUT CASH

Money quickly became one of my biggest worries after I was wounded. At first, I was still receiving my military salary, but there were gaps – delays in processing, unpaid

medical leave, and outstanding debts that started piling up: I had taken out a loan to cover expenditures for my kids' education – my daughter needed a laptop for her school – and basic household expenses, but with no clear timeline for when my disability benefits or combat payments would come through. The pressure mounted quickly.³⁹ Each day felt like a financial balancing act, with no safety net in sight. My wife, Olena, wasn't working; she was taking care of me and the kids full-time. That meant we had no stable income



Civil society supporting veterans

There are extensive efforts by Ukrainian philanthropy and civil society to support people directly affected by the war, such as veterans, ex-combatants, and civilians with severe injuries due to the full-scale invasion. The Health Ministry has stated that over 100 medical institutions have been completely destroyed in frontline areas, and it estimates that more than 50,000 adults and children have lost their limbs as a result of the war.

The SuperHumans Centre is one of these initiatives. It specialises in the treatment and rehabilitation of war victims, and all services in the clinic are free of charge for patients. The centre is funded by donors and partners. The first SuperHumans Centre was opened in April 2023 near Lviv, Ukraine.⁴⁰

³⁷ A quote from a mother-in-law of an ex-combatant from Poltava Oblast.

³⁸ A quote from an ex-combatant from Dnipropetrovsk Oblast.

³⁹ There is an increased awareness of the significant gap between the moment a civilian or combatant suffered a war-related injury, and the successful enrolment into appropriate social protection programmes. See: Perehid Initiative. 2023. "100 Days Report."

⁴⁰ For more on this, read: Vox Populi. September 2023. "Civil society organizations working in the veteran sphere 2023."

and every expense – medicine, home modifications, even clothes for the hospital like T-shirts and slippers – felt like a heavy burden.

For a long time, I didn't even know what kind of financial assistance I was entitled to. No one explained it to me, and I had no mental space to look for this information. It wasn't until I was in the rehabilitation centre that a social worker⁴¹ told me that I might be eligible for a humanitarian programme led by the International Rescue Committee (IRC) that assists individuals with war-related injuries while they await confirmation of their disability and veteran status. The assistance would be a lump sum of UAH 32,400 (EUR 715) in total. It wasn't much, especially considering how expensive everything had become and how little support I had received so far, and I thought, "Why not?"

Government payments for wounded ex-combatants⁴²

Military salary

A regular military salary is paid to wounded soldiers while they are going through the rehabilitation process.

Disability pensions

Regular military disability pensions are calculated based on the severity of the disability and the military service period. If the disability was caused by combat, additional compensation applies. If a service member sustains an injury that does not result in a formal disability but significantly reduces work capacity, they may receive UAH 211,960 (EUR 4,690).

Veterans who become eligible for a standard retirement pension will continue receiving disability benefits if their status is confirmed by the Medical and Social Expert Commission (MSEC).

In addition, soldiers recovering from severe combat wounds are eligible for UAH 100,000 (EUR 2,212) during the rehabilitation period while still being in military service, as confirmed by the Military Medical Commission (БЛК).⁴³

Regional support

Local authorities and oblast state administrations in Ukraine have implemented various cash support initiatives to assist veterans and ex-combatants and complement national programmes. These regional programmes are designed to address specific community needs and often complement national efforts. For example, The Kyiv City Council has approved one-time financial assistance of UAH 45,000 (EUR 995) for Kyiv residents who are veterans and who have sustained injuries in active combat zones. However, in communities with lower budgets, such payments may be significantly lower or absent.

The application process was surprisingly simple – almost too simple. I didn't have to fill out endless forms or provide stacks of documents. I just gave my consent, and the social worker handled the rest, passing my information to an international organisation. I was hesitant at first; I had heard of charity programmes scamming veterans, but I trusted the social worker, so eventually, I agreed.

A few weeks later, I got a phone call from someone – I wasn't even sure who exactly – confirming my details and making sure I hadn't already received aid from another organisation. Two weeks after that, the money was in my account. And the timing was ideal, we were slowly running out of money.

⁴¹ What the social worker did for Serhii in this story is often done by the Patronage Service for many others. Separated from broader humanitarian aid, patronage services play a crucial role in supporting those affected by war. Patronage Services are associated with specific military units, being at the same time separate charity institutions. These services provide support to the families of fallen soldiers, injured veterans, prisoners of war, and those who are missing. They assist with medical care and legal advocacy. Many military units have a patronage service, often registered as a charity and run by ex-combatants, family members, and volunteers.

⁴² Detailed information is available on the official website of the Ministry of Defence under "[Social Security and Support for Military Personnel and Their Families](#)."

⁴³ The Military Medical Commission is a state body that conducts medical exams for conscripts, active-duty personnel, and those seeking discharge, determining fitness categories and providing medical conclusions for military decisions.

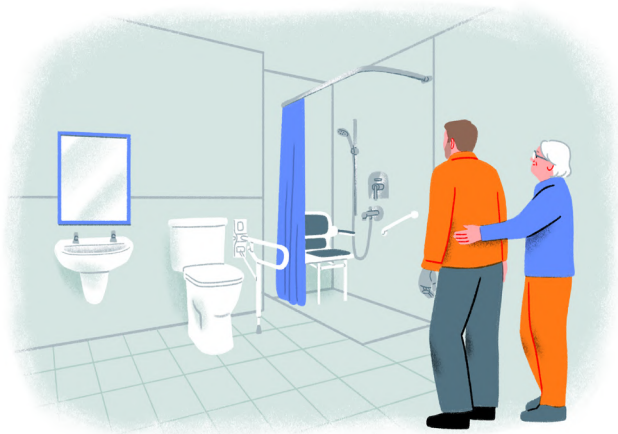
“For me, the timing was perfect. The assistance arrived just before I ran out of money, as my pension hadn’t been processed yet, but I still had expenses to cover.”⁴⁴

USING THE ASSISTANCE

A few days later, when I had left the rehabilitation centre to head home, I got a call from the humanitarian organisation, checking whether the aid had arrived and if everything was in order. I briefly confirmed receipt via Telegram chat, it was very easy. I see this as an important form of validation, an assurance that the support has reached those who needed it.

To see the assistance actually going through was such a relief – but what do you do with UAH 32,400 (EUR 715) when your whole life needs rebuilding?

We were completely free to use the funds as we saw fit. And I decided to start with the bathroom – replacing the bathtub with a walk-in shower that I could use safely on my own. We added non-slip tiles and installed grab bars along the walls, small changes that made a huge difference in restoring some independence. I even managed to buy a foldable shower chair, something I hadn’t realised I would need until the first time I tried standing for too long.



The money disappeared faster than I finished adapting the home. For example, I still needed to fix the kitchen, to be able to prepare meals independently again. And I still had debts from the time right after the injury. I also needed to cover my children’s education; and I needed a car adapted to my condition, because public transport in our village was non-existent, and without it, even a trip to the store felt impossible. And besides all of that, I still had no real way of earning a living.

Larysa: Vasyl’s homecoming was difficult. His injury changed everything for our family. The house was still the same, but nothing about our lives fit into the house anymore. We had to rebuild everything – starting with making the home accessible. Stairs had to be removed, the kitchen adjusted, the bathroom transformed.

Olena, his wife, had never worked outside the home, but suddenly, she became his primary caregiver. She took on everything – helping him move, managing his medical needs, keeping the household running – all while raising their two young children. It wasn’t easy for her. I could see the exhaustion in her eyes, though she rarely complained.

⁴⁴ A quote from an ex-combatant from Dnipropetrovsk Oblast.

“Children are a different story... They seem to understand, but our conversations feel a bit strained. They don’t really know how to approach me now.”⁴⁵

Larysa: I stepped in as much as I could. I took over the cooking, the cleaning, and looking after the children when Olena had to focus on Vasyl and stayed with him in the rehabilitation centre. I knew she needed the support, but I also knew there was only so much I could do. We were all trying to adjust, but it felt like we were constantly one step behind.

Meanwhile, the rest of my extended family kept their distance. Some were afraid – afraid of what had happened to Vasyl, afraid of not knowing what to say or how to act. In our village, people weren’t used to seeing men like him – wounded, struggling to adapt to a new life. It was as if they didn’t know how to interact with him anymore, so they simply avoided us. The isolation was unexpected.

And then there was the money. The military still owed him months of compensation, and government support took forever to process. The unexpected humanitarian aid helped, but it wasn’t enough. We needed more – better infrastructure, proper long-term rehabilitation, real job opportunities.

“They should pay attention to people’s problems. Take the issue of roads, for example. How is someone in a wheelchair supposed to get around when there’s no asphalt? At least pave the roads.”⁴⁶

Returning from war with an injury is a battle in itself. Living in a small rural village like mine only adds to the challenge. In larger cities, progress is evident: public spaces, transport, and infrastructure are increasingly designed with accessibility in mind. But beyond urban centres, the reality is starkly different. Change does happen, but at a very slow pace, often leaving those in need struggling to adapt. More often than not, it falls to individuals to drive this change forward.

“If you live in a smaller town, there’s no infrastructure – no ramps, no proper crossings, nothing. Now, these [infrastructural] changes are happening very slowly. Larger cities are prioritising inclusivity, but in smaller towns, you have to fight for every improvement – knock on doors, insist that things need to be done. In my village, for example, administrative services are provided in the neighbouring village. There, they’ve started making some areas accessible – like the village council building – so that people in wheelchairs or with prosthetics can enter.”⁴⁷



⁴⁵ A quote from an ex-combatant from Dnipropetrovsk Oblast.

⁴⁶ A quote from a wife of an ex-combatant from Dnipropetrovsk Oblast.

⁴⁷ A quote from an ex-combatant from Lviv Oblast.

RECOMMENDATIONS FOR FUTURE PROGRAMMES

The programme didn't solve all my problems, but it gave me some breathing room. I appreciate that we received the full amount at once, rather than spreading small amounts over time. It helped to make greater, much-needed changes. At the same time, I see now how limited humanitarian aid is. It helps in small ways but doesn't solve real problems. Wouldn't it be better to help in a more targeted way, to truly support reintegration – for example with home adaptation or job retraining?

Also, I only found out about the programme through the social worker. If I hadn't been at the rehabilitation centre, I might never have known. This is missing, I think: there's no clear, reliable information about cash assistance. We have heard of cases of fraudulent charities exploiting veterans, scamming them. Establishing a centralised, trustworthy source where wounded soldiers can get accurate information is so crucial. It would be good if such programmes were already introduced directly, at the rehabilitation centres, with social workers or patronage services explaining the options.

I am grateful for the help I received, but it should be designed to help people get back on their feet, not to keep them stuck in uncertainty. The main goal should be reintegration into civilian life. Yet, despite state support and cash assistance, the bigger question remains: what comes next for people like me? I still have no job, many of my fellow veterans are struggling financially, and some are battling severe mental health issues. One-time payments and short-term solutions aren't enough – we need sustained support to truly rebuild our lives and find a path forward.

Reintegration programmes⁴⁸

Efforts by the government to facilitate veterans' return to civilian life include:

Employment support

- Vocational training programmes funded by the Ministry of Social Policy;
- Job placement services with priority hiring policies for veterans;
- Government-subsidised employment programmes incentivising companies to hire veterans.

Educational opportunities

- Scholarships and grants for higher education;
- Free retraining programmes in partnership with state universities and technical institutions.

⁴⁸ Detailed information is available in the analytical study conducted by The Ukrainian Veterans Foundation, [*"The Role of the State in the Social Reintegration of Veterans"*](#), 2024.

Key findings and recommendations

01 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:⁴⁹



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.

⁴⁹ The recommendations presented on this page were developed by humanitarian actors who participated in our three workshops held in Kyiv and online in February 2025. See the [methodology](#) section for more information.

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.

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.**

04

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.**

Methodology

Overview

Based on human-centred design, user journeys are a creative problem-solving tool that visualises individuals' interactions with a product or service, highlighting potential improvements from the users' perspective. In the context of cash recipients in Ukraine, they provide valuable insights into the unique perspectives and lived realities of those receiving humanitarian cash transfer programmes.

In this round, we have refined our user journey methodology to ensure a more participatory and authentic representation of cash recipients' experiences. Previously, GTS and Open Space Works Ukraine developed user journeys based on interviews with cash recipients, analysing their experiences and weaving together diverse perspectives into a cohesive narrative. While this provided valuable insights, we recognised that cash recipients themselves are the best storytellers of their journeys. To address this, we shifted towards a co-creation model, engaging participants in interactive workshops where they shaped the narratives of the user journeys presented in this report.

Design

Our design process was informed by consultations with 20 key humanitarian cash actors in Ukraine, including coordination bodies, national organisations, international agencies and donors. These conversations, held in October and November 2024, aimed to gain a comprehensive understanding of the Ukrainian cash assistance landscape and to identify research gaps to improve the humanitarian response.

Based on input from these consultations, we refined our research focus areas and identified four specific user journey profiles for in-depth exploration. We then invited participants who fitted these profiles to participate in user journey workshops, where they could share their experiences and create a user journey.






The four profiles selected for exploration were:

1. Men and women who received cash for agriculture;
2. Women with children who received small business grants;
3. Men and women in frontline areas who received cash for fuel;
4. Ex-combatants who received humanitarian cash.





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'ska – 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.

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.






Participants overview – group 1

-  Assistance received: cash for agriculture
-  6 women
-  2 men
-  25 to 72 years old
-  Kostyuchki, Tyutyunnytsia, and Sakhutivka villages in Chernihiv Oblast






Participants overview – group 2

-  Assistance received: small business grants
-  6 women
-  30 to 42 years old
-  Mykolaiv, Zelenyi Hai village, Lupareve village, and Bashtanka town in Mykolaiv Oblast

Participants overview – group 3

-  Assistance received: cash for fuel
-  2 men
-  8 women
-  41 to 76 years old
-  Sumy city, villages Khukhra, Bakyrivka, Stetskiivka, Nyzhnie Pishchane, Sady, and Veretenivka of Sumy Oblast

Participants overview – group 4

-  Assistance received: MPCA or cash for ex-combatants
-  3 men
-  3 family members
-  35 to 52 years old
-  Towns of Karlivka in Poltava Oblast, Huliaipole in Zaporizhzhia Oblast (the participant is now internally displaced), Kryvyi Rih in Dnipropetrovsk Oblast, and Zhovkva in Lviv 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.

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.⁵⁰ 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.

User journey workshops

To facilitate the co-creation of user journeys, we organised one- or two-day user journey workshops for each of the selected groups. These workshops aimed to engage participants in interactive exercises that would collectively map out and articulate their experiences and recommendations.

The workshops followed a structured approach:

01 • Timeline exercise

Participants mapped out their journey, starting with the period before receiving cash assistance, through to the assistance phase, and then their experiences afterwards. This exercise helped participants reflect on the key milestones in their journey and identify pain points or areas of success.

02 • Focus group discussions

Participants engaged in facilitated discussions, diving deeper into key themes previously identified through consultations with humanitarian actors.

03 • Character and user journey creation

Participants imagined a fictional character representing their collective experience. The group first focused on defining the character's demographics, ensuring it was realistic and relatable. Participants then worked together to develop the character's narrative, reflecting on how this character would navigate their journey through the humanitarian assistance system, and on how to communicate the group's recommendations to humanitarian actors.

04 • Advocacy and dissemination

Participants were asked for their ideas on how the user journeys should be shared with humanitarian actors, what shape this should take (e.g., ideas on illustrations), and what role they wanted to play in disseminating the findings. This step was designed to ensure they had a say in communicating their experiences to wider audiences.

⁵⁰ IOM. November 2023. "[The social reintegration of veterans in Ukraine](#)."

Development and validation of user journeys

The user journeys were created by participants in the workshop, where they developed the storyline, character traits, key events, challenges, positive outcomes, and recommendations they wanted to highlight. Open Space and GTS supported the process by editing the stories for coherence and enriching the narratives with insights from workshop transcripts while staying true to the participants' vision. Once finalised, the stories and illustrations were sent to the participants for validation, ensuring their voices remained central to the final version.

Workshops with humanitarian actors

In February 2025, three workshops were held with humanitarian actors in Kyiv and online to discuss user journeys and community recommendations. Participants from the user journey workshops were invited to share their stories and actively contribute to the discussions. The workshops focused on identifying operational challenges that hinder humanitarian organisations from acting on community feedback and exploring practical solutions to overcome them.

Ethics

We obtained informed consent from all participants, ensuring they understood that their participation was entirely voluntary and that they could withdraw at any time without consequence. To recognise their time and contributions, participants received a stipend at the end of the user journey workshops, and their travel and stay for to the workshop with humanitarian actors was covered. Additionally, we implemented a protection protocol to identify and respond to potential risks. If researchers detected any protection concerns during the survey, they were prepared to refer individuals to professional support services.



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