



Group Cash Transfers

The Currency of Community:
How Group Cash Transfers Rebuild
Local Livelihoods and Bridge Gaps in
Humanitarian Response in Ukraine

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About this document

This document presents ZOA's experience with piloting the group cash transfer model in Ukraine, using the examples from Chernihiv Oblast. It illustrates how group cash transfers can be both an effective localisation strategy and a flexible humanitarian programming tool. The insights and practices shared here aim to support donors, INGOs, and peer organisations interested in enabling and scaling community-led responses through group cash transfers.



1. Group Cash Transfers: from Response to Empowerment

Introduction ZOA Ukraine

In 2022, ZOA launched its humanitarian response in Ukraine following the full-scale invasion, initially providing emergency multi-purpose cash assistance to internally displaced persons. As de-occupied regions reopened, ZOA expanded its support to include shelter repairs, winterization, and livelihoods activities, using cash-based approaches that empower households to prioritize their own needs. Cash-based support is the preferred modality in Ukraine, given overall market functionality and community preference. It offers flexibility, dignity, speed, and accuracy in addressing the urgent and diverse needs of the population. Towards the end of 2024, ZOA started a pilot with the Group Cash Transfer in the north-eastern region of Ukraine, reinforcing its commitment to resilience, recovery, and innovative locally-led solutions for conflict-affected communities.

Localisation and Group Cash Transfers

In line with its global strategy to promote locally led responses, ZOA uses Group Cash Transfer (GCT) as a practical tool to advance locally led and communal action, through an agile modality, to fill critical humanitarian gaps. GCT is implemented through partnerships with smaller civil society organizations (CSOs) and informal community initiative groups. These informal initiative groups are especially relevant in underserved or hard-to-reach communities.

Group cash transfers enable these local actors to lead their own responses, from needs identification and project design to implementation and monitoring. ZOA's GCT model goes beyond providing flexible funding - it empowers communities with decision-making authority and the freedom to tackle their most urgent priorities, turning them into active drivers of humanitarian response.

Partnership with Association for Democratic Development (ADD)

The GCT pilot in northern Ukraine was implemented in close collaboration with the Association for Democratic Development (ADD), a local civil society organization with over ten years of experience in civic engagement and cooperation with international donors. Since the start of the full-scale invasion, ADD has expanded its focus to humanitarian response, particularly in the protection and livelihoods sectors. The organization operates mainly in Chernihiv, Sumy, and Kharkiv oblast.

By partnering with ADD, ZOA combined its technical expertise with the partner's strong local presence and contextual knowledge. ADD co-designed the pilot, participated in reviewing GCT applications, facilitated training sessions, mentored grantees, and supported data collection for learning and accountability processes. The collaboration ensured that the GCT model remained relevant, efficient, and anchored in community realities.



Group Cash Transfers Locally Driven Empowerment

The Group Cash Transfer (GCT) approach directly empowers communities to implement group livelihoods and community development initiatives. **Groups receive direct cash transfers, and use that cash to implement self-led community and local group initiatives.** The selection and leadership of the initiatives are determined by the groups. They are self-led and have their own decision-making structure. It enables groups rooted in the community to design, implement, and monitor their own projects, based on locally identified priorities. Grounded in the principles of genuine local leadership, the GCT approach redefines the role of affected communities, enabling them to lead and participate actively rather than remaining passive recipients.

In Ukraine, ZOA introduced the GCT model in November 2024 through a pilot project in Chernihiv Oblast, focusing on grassroots and small-scale actors. The aim was twofold: to enable local groups to respond effectively to the needs of war-affected vulnerable populations, and to strengthen their institutional and operational capacities to lead the response themselves.

This approach aligns with the core group cash transfer principle: “to transfer decision-making power and agency to affected communities to enable them to better respond to their own needs and priorities.” The desired outcomes of the pilot included enhanced collective action among affected populations, increased community resilience, and the development of local actors’ capacities to attract and manage potential humanitarian funding in the future.

While GCT is not new for ZOA globally, its implementation in Ukraine required careful adaptation to national tax laws, registration frameworks¹, and contextual challenges. This made the pilot not only an innovative effort in terms of localisation, but also an important learning process for ZOA Ukraine, partners, and communities.

¹ This applies to initiative groups; official registration as a volunteer with the fire service, at least for the leader of the initiative group, would legitimize their activities as volunteers.

2. Legal Model and Implementation Setup

The group cash transfer approach in Ukraine is implemented through two different types of grassroots group structures. ZOA and its local partner ADD designed a dual-track implementation model—tailored to the Ukrainian legal and tax framework. This applies to both formally registered Civil Society Organizations (CSOs) and informal community Initiative Groups (IGs). Working with both CSOs and IGs accurately reflects the reality of Ukraine’s civil society landscape, where both formal and informal groups are active.

Formal CSOs

Smaller registered CSOs were able to directly sign grant agreements with ZOA and receive funds through their official bank accounts. These organizations were responsible for implementing community-led projects, maintaining documentation, and reporting expenditures. This model followed a standard compliance structure while allowing flexibility for locally tailored interventions.

Initiative Groups (IGs)

For initiative groups—often unregistered, but deeply embedded in their local communities—ZOA developed an alternative pathway. Under Ukrainian law, providing direct grants to individuals typically incurs an 18% personal income tax and a 5% military levy. To ensure tax compliance, ZOA supported group leaders to register as official volunteers in the ATO/JFO Volunteer Register (maintained by the State Tax Service). Once registered, these leaders could legally receive tax-exempt humanitarian grants on behalf of their groups.

ZOA and ADD provided detailed guidance, a step-by-step registration manual, as well as hands-on support throughout the process. Once volunteer status was granted, IG leaders opened dedicated bank accounts for receiving and managing funds on behalf of the group. Grant agreements were then signed between ZOA and the registered volunteer leader, en-

suring legal compliance, transparency, and alignment with Ukrainian regulations.

All grant recipients, whether CSOs or initiative groups, followed harmonized project management standards including proposal submission, simplified budgeting, and basic financial reporting. This ensured transparency and accountability, while significantly lowering the barriers to the participation of newly registered actors, keeping the process accessible to smaller IGs.

ADD played a critical role in mentoring both CSOs and IGs throughout the project cycle, from the process of developing a coherent funding proposal, conducting site visits, support during reporting, and building group capacity throughout implementation. This collaborative model ensured both flexibility and accountability, paving the way for informal actors to effectively self-manage humanitarian and development funding in the future.

For clarity, in the following sections of this report, the term “groups” refers to both formally registered CSOs and informal initiative groups supported under the GCT pilot.

DUAL-TRACK IMPLEMENTATION MODEL





3. GCT Methodology

The implementation of the group cash transfer pilot in Ukraine follows a structured 9-step process, designed to ensure transparency, inclusion, and legal compliance while maintaining agility in frontline and de-occupied areas. This section outlines the operational cycle used to identify, select, fund, and support grassroots initiatives, ensuring they were both locally relevant and legally sound. A visual summary of these steps is presented in the infographic on the next page.

STEP 1 Stakeholder & Community Outreach

Before launching the call for expression of interest, ZOA and its local partner ADD conduct outreach visits and informal meetings with community leaders, authorities, and active residents. These early conversations help identify key challenges and introduce the GCT approach as a tool to address locally defined needs. This phase often inspires the formation of initiative groups or project ideas.

STEP 2 Open Call for Ideas

An open call is announced via social media, local radio, and outreach meetings to ensure broad awareness among both formal CSOs and IGs. Communities are invited to propose small-scale, locally led initiatives for frontline and de-occupied areas. Instead of full proposals, applicants submit simplified forms outlining their idea, target group, and approximate budget.

The Group Cash Transfer (GCT) pilot in Ukraine follows a 9-step implementation process, balancing flexibility and legal compliance in frontline and de-occupied areas.

9 Key Steps



STEP 3
Application Scoring

All eligible applications are reviewed and scored by a Grant Selection Committee composed of ADD, ZOA and the Head of the Regional IDP Council. A 5-point scale is used to assess six criteria: relevance to community needs, alignment with call objectives, feasibility, social impact, timeframe, and budget adequacy. Top-scoring applications advance to the next stage, at which time selected groups receive mentoring to further develop their ideas into full project proposals.

STEP 4
Training & Legal Support

Shortlisted groups participate in tailored trainings on project management, proposal writing, budgeting, and compliance. Initiative groups also receive legal guidance on registration options, including the ATO/JFO Volunteer Register, enabling them to access funds legally and exempt of taxes, stressing long-term impact and empowerment.

STEP 5
Proposal Development & Mentoring

With support from ADD mentors, shortlisted groups transform their ideas into proposals and budgets. This process is not one-off: from this stage until project completion, each group continues to receive regular mentoring and guidance from their assigned mentor to ensure quality, accountability, and learning throughout implementation.

STEP 6
Final Selection

While the initial shortlisting is based on a scoring system, the final selection uses a deliberative voting process. This allows the Selection Committee composed by ZOA, ADD and the head of the IDP council to take into account not only the proposal scores but also context-based factors such as the urgency of needs, potential duplication in the same locations, whether the situation had changed since application, and the overall geographic and thematic balance of the proposed portfolio.



STEP 7
Contracting

Formal CSOs sign grant agreements with ZOA. Informal Groups sign joint agreements, with the group leader registered as an official volunteer in Tax Service Register and legally responsible for compliance and reporting. All grantees agree to ZOA's Code of Conduct including PSEA zero tolerance, and financial and narrative reporting obligations. If the projects are carried out for the benefit of municipal institutions serving vulnerable population groups, these reports are acts of acceptance and transfer of equipment or work performed.

STEP 8
Transfer GCT Grants

Initiative groups digitally receive up to €5,000 per project via RedRose's MoneyGram system, with funds transferred to the registered volunteer leader and SMS notifications sent to all group members. CSOs receive up to €7,000 via digital bank transfer to organizational accounts. Funds are disbursed in one or two tranches, depending on project scope. Based on learning and consultations with the Cash Working Group in Ukraine following this pilot, ZOA has since increased the CSO ceiling to €10,000 in future rounds.

STEP 9
Project Implementation

Funded groups implement their designed projects with ongoing (technical) support from ZOA and ADD. Regular field visits, phone check-ins, and troubleshooting support ensure timely delivery, accountability, and learning. Groups are encouraged to adjust implementation based on emerging needs where relevant.

STEP 10
MEAL & Outcome Harvesting

Each group submits a short narrative and financial report with receipts, photos, and community feedback as evidence of project results and impact. ZOA and ADD conduct site visits and follow-up calls to verify fund use and monitor progress. At the end of the cycle, reflection sessions are held with local actors. These discussions feed into an outcome harvesting process, capturing key changes in community capacity and informing future GCT adaptations.

4. Results and Case Studies

The group cash transfer pilot in Ukraine showcased how locally driven initiatives, which are usually not able to directly access self-managed funding from humanitarian donors, can effectively respond to needs in conflict-affected and de-occupied areas. The results and case studies presented in this paper were identified through focus group discussions, key informant interviews, and outcome harvesting methodology.

The pilot facilitated a total of 11 projects across Chernihiv oblast – seven projects by civil society organizations and four projects by initiative groups – covering a wide spectrum of themes such as protection, food security, psychosocial support, disability inclusion, access to digital tools, etc. Notably, 10 out of the 11 initiatives were led by women – highlighting the crucial role of female leadership in shaping community responses during wartime.

Responding to Food Needs in High-Risk Areas

Projects funded through the GCT mechanism responded to concrete needs identified by communities themselves. Two CSO-led initiatives focused on immediate relief by distributing food parcels and hot meals to conflict-affected and hard-to-reach populations.

One particularly high-impact example was a project by the CSO Spark of Goodness, which established a temporary community kitchen in Semenivka – a frontline town just 12 km from the Russian border. Despite regular shelling, power cuts, and displacement waves, the kitchen prepared and delivered over 5,700 hot meals in two months to vulnerable residents, including elderly people, persons with disabilities, and IDPs. Meals were also delivered to nearby villages facing acute isolation and ongoing drone attacks. The project not only filled a critical gap in food security but also restored a sense of dignity and care amid extreme hardship.



“In Semenivka and nearby frontline villages, only those who have been forced by life to hold on against all odds have remained. A hot meal warms not only the body, but also the soul. Our support is not just food – it’s a sign that they [people] are not forgotten, that they are not alone.”

Ihor Kukobko, Head of the CSO Spark of Goodness

“I had forgotten the taste of ordinary milk. My heart ached knowing I wouldn’t be able to bake Easter bread – I had nothing to make it from, nothing to put on the table. And then they brought not only groceries, but even a ready-made Easter bread.”

92-year-old Olena Koshel wipes away tears as she speaks



Another food security initiative, implemented by the CSO Women’s union of Chernihiv Region, provided life-saving assistance to conflict-affected households in Novhorod-Siverska hromada – a border area subject to frequent shelling and extreme isolation hardly accessible to humanitarian organisations. The distribution specifically targeted settlements within 5-10 kilometres from the Russian border, including the frontline village of Hremiach and other isolated border settlements, where access to food markets is completely absent. Due to the high-risk environment, the Women’s union of Chernihiv Region coordinated with local authorities and the police to ensure the safe delivery and distribution of food parcels. In total, 245 food parcels were delivered to households that remained in this dangerous area.

Beyond the nutritional impact, both food initiatives fostered community solidarity and trust in local actors – contributing to social cohesion and resilience at a time when many residents felt abandoned by formal support systems.

Supporting Mental Health, Inclusion, and Recovery of Conflict-Affected Groups

Two projects showcased how tailored psychosocial and legal support can address the unique challenges of conflict-affected populations, particularly in rural or hard-to-reach areas where service delivery gaps persist.

The CSO Mother's Strength is a grassroots organization founded by mothers of children with disabilities, and implemented a project in the town of Nizhyn to support families in similar circumstances - raising children with disabilities during times of war. The initiative focused on both the psychological wellbeing, and social integration of children with disabilities, as well as legal consultations for their parents. The organisation used GCT funds to provide 12 group sessions and 48 individual consultations with psychologists and speech therapists for children with disabilities, 12 legal consultations for parents, and two cultural excursions that promoted social interaction over a period of three months. By combining professional services with community-driven engagement, the project reduced isolation, built peer connections, and increased confidence among participating families. Mother's Strength continues working with children with disabilities even after the project ended

Another example of community-led inclusion efforts came from the CSO Svitankok, which implemented a project on the premises of the municipal institution "Pryluky City Center for Comprehensive Rehabilitation of Children with Disabilities." With funding from the GCT mechanism, the organization renovated a 44 m² room to create a modern physical therapy space — the only one of its kind in the town. While the project did not include the procurement of equipment, an 'angel investor' donated money for specialized equipment, and the repaired and adapted room now offers a safe, child-friendly environment equipped for physical rehabilitation sessions. This modest but impactful investment significantly improved access to essential services for children with disabilities in a region with very limited alternatives.



"Until now, we felt invisible, now our children have a place where they are seen, welcomed, and supported."

One of the parents



An initiative addressing war-related trauma was implemented by the CSO Sertsevir, which prioritized the mental health and legal needs of war veterans, their families, and relatives of fallen or missing soldiers in several remote communities of Chernihiv oblast. Through the GCT activity, more than a dozen outreach visits, mobile teams of psychologists, and legal professionals provided group and individual support sessions, including in-home consultations for people with limited mobility, as well as remote sessions for those unable to travel. The project directly reached an estimated 180 individuals in underserved locations where such services had previously been inaccessible. To ensure continuity, Sertsevir also used part of the GCT funds to equip a small office space with laptops, furniture, and a tablet for secure case management and hybrid consultations. The initiative not only reduced barriers to support — it also helped rebuild trust and agency among those whose lives had been profoundly shaped by the consequences of war.

Together, these initiatives demonstrate how small-scale, community-led responses — when trusted and resourced — can fill critical service gaps, rebuild social ties, and foster resilience in some of the most fragile and hard-to-reach areas of Ukraine.

4.2 Evidence of Change: Outcomes and Reflections

Post Distribution Monitoring (PDM) and Focus Group Discussions (FGDs) helped ZOA and ADD capture direct feedback from the recipients, and by engaging in a participatory Outcome Harvesting (OH) process, the team could gain an even deeper understanding of how behavioural and systemic change was achieved.

Together, these evaluation tools provided valuable insights into how the group cash transfer pilot influenced not only the delivery of community-based projects, but also fostered local leadership, strengthened community ties, and catalysed wider ripple effects.

Reflections from Post Distribution Monitoring and Focus Group Discussions

Group Formation and Application Process

Feedback from all supported groups², participants of the PDM and FGDs consistently shows positive experiences related to support forming their groups and preparing the project application. Most applications emerged from locally identified needs and were designed - not by a single member, but by the whole group through participatory discussions. For many, this was their first grant experience. Typically, one to two motivated individuals initiated the idea and invited others from among active community members with shared interests, local connections, or involvement in similar initiatives to join. While ZOA's guidance recommended forming groups of four to ten members, several teams noted that even two to three active participants were sufficient for effective project implementation, which is a recommendation for any future GCT programme.

Respondents highlighted the clarity of application instructions and appreciated the mentorship and consultations provided by programme staff. First-time applicants especially valued the step-by-step guidance. A few groups encountered challenges related to banking procedures or tight timelines, but overall, the process was described as smooth and empowering.



Implementation and Procurement

Most groups confirmed timely communication and clear expectations regarding fund disbursement and project implementation. The grant amount was generally sufficient, though one group reported that transportation costs to implement their initiative exceeded the budget. Strong internal coordination and support from appointed mentors helped address obstacles during implementation.

Procurement was a key component for many projects, particularly those involving equipment or minor construction. While all groups completed procurement within budget and timeframes, several initiative groups found the requirement to purchase from official vendors challenging due to limited experience. People were unfamiliar with tasks like collecting quotations, verifying supplier status, and preparing compliant documentation. Nonetheless, with guidance and templates provided by the program team, all groups successfully completed their procurement in line with project rules.

Sustainability and Future of Groups

Most groups expressed intentions to continue or expand their activities, especially in support of IDPs and vulnerable families. Future plans include the continued distribution of hygiene items, clothing, and food, as well as infrastructure improvements such as housing repairs and the creation of safe spaces.

To ensure long-term sustainability, groups aim to strengthen collaboration with local authorities, develop new partnerships, and build fundraising capacity. In several cases, public institutions committed to maintaining or co-financing the use of equipment or renovated spaces, confirming very strong local ownership of the initiatives. Participants also reported increased volunteer engagement and stronger community ownership, suggesting that the GCT initiative has contributed to broader social cohesion and locally led response capacity.

² 10 out of 11 groups participated in the PDM and FGDs. The group leader of the 11th group was unavailable to participate in evaluation activities due to unavoidable personal circumstances, but upon private consultation confirmed satisfaction with ZOA & ADD's support and the GCT method.

Outcome Harvesting

Why Outcome Harvesting?

To complement the more quantitative PDM results, ZOA and ADD piloted Outcome Harvesting (OH) as a qualitative evaluation method. This approach is particularly well-suited for capturing social change in complex, rapidly evolving settings like those in which ZOA and ADD operate. In the case of this GCT project, OH was used to explore if and how behavioural or systemic change occurred as an indirect effect of the grants. The partners aimed to foster locally led, participatory humanitarian support, and OH allowed ZOA and ADD to evaluate the GCT contribution to empowering local actors, strengthening social ties, and promoting community resilience. By deepening the understanding of how change occurs — and ZOA's role in facilitating it — the team could draw insights for adaptive management and future programming decisions.³

OH Process

OH was carried out with six out of the eleven funded GCT projects — covering more than half of all supported groups. This allowed for deeper reflection on behavioural, relational, and systemic changes resulting from the GCT interventions, as perceived by the group members themselves. In all six participating groups, the harvesting process successfully identified multiple behaviour-related outcomes linked to localisation, empowerment, and social cohesion. Insights from OH enriched and validated the findings from standard monitoring tools — and were described by ZOA and ADD teams as particularly motivating and inspiring, offering deeper perspectives on community-level change.

Outcome Harvesting Highlights

The results show that Group Cash Transfer projects had a much wider impact beyond just the direct purpose of the cash transfer. It sparked real changes in how people behave and work together—thanks to group empowerment, civic action, strong local partnerships, and growing trust. The outcome harvesting highlights can be grouped around these key themes;

• Group Empowerment & Visibility

Training and mentoring helped initiative groups feel more confident to approach local authorities, engage communities, and coordinate with stakeholders, most often to ask for and receive supplementary (in-kind) support. As their visibility grew, more residents began approaching these groups for help or to offer support.

Example: A social worker, inspired by another group's success, launched her own GCT project to get e-bikes for her community.

• Formal Registration & Local Networks

Getting officially registered gave groups credibility and helped them build lasting local connections.

Example: One CSO secured support from the city council, in the form of an in-kind donation of premises, to establish a local food logistics hub, which prepares food packages for residents near the frontline.

• Media & Community Engagement

Joint visibility efforts by ZOA, ADD, and the groups —especially through social media— led to broader awareness and attracted donations.

Example: A generous donor from Spain funded special equipment for a children's rehabilitation center.

• Behavioural Change in Local Actors

A key aim of GCT is to shift dynamics — from passive recipients of aid to empowered problem-solving actors. It was achieved in all six projects assessed, where significant local initiative and ownership emerged. Over 50% of the reported indirect behaviour changes relate to the increased initiative and ownership of community members.

Example: Multiple newly self-organized groups emerged to address needs beyond the initial GCT-funded activities.

Also, a CSO that created a digital hub supported another CSO-led follow-up project; co-designing a proposal to install a toilet facility in a women's support space. The mentoring relationship established between the two groups highlights how the impact of GCT cascaded into future localized initiatives.

“Other changes we noticed during project implementation relate to our group and the personal development of the participants. We have improved our teamwork, organisational skills and budget planning. Interacting more closely with community members has helped us to better understand their needs.”

Quote from an Initiative Group member

• Multiplier Effects Through Community Support

As GCT projects gained visibility, they attracted more support - both in-kind donations and time from volunteers, and even financial support from community members and local governments.

Example: In one town, the mayor helped to connect a group to additional sponsors, and other stakeholders contributed to equipment, lighting, and games for a sports ground.

• Strengthening Social Cohesion

By involving residents to help (voluntarily) with renovations, distributions, and trainings, GCT projects fostered a stronger sense of community and enhanced social cohesion.

Example: In Kyinka village, neighbors helped refurbish a school library, turning it into a lively hub for all generations.

• Unexpected Infrastructure & Institutional Support

Several projects led to lasting infrastructure that wasn't originally planned. In total, 12 of 24 harvested outcomes related to sustained collaboration and infrastructure — indicating a multiplier effect that extended beyond the life of the initial GCT project.

For example: After seeing the results of a physical rehabilitation centre for children, a local authority donated an extra room. Parents then voluntarily renovated it into a crafts and social space for children and their families.

³ Adapted from the ZOA OH Toolkit v3 October 2025



5. Best Practices and Lessons Learned

Best Practices

1. Group Development as a Multiplier Effect

Participation in the project, strengthened group members' confidence, leadership, and collaboration. Many participants — especially those new to project work — acquired practical skills in planning, budgeting, and reporting, and attended trainings to deepen their project management knowledge. Clear roles and responsibilities fostered trust and teamwork, laying the groundwork for continued community engagement and action. Evaluation results show groups and their members were also empowered to train and influence others.

2. Legitimizing Informal Groups through Volunteer Registration

Initiative groups were often formed by a few motivated individuals who mobilized others to find solutions around shared concerns. While many participants had no prior experience in project implementation, they quickly adapted thanks to mentoring and clear guidance from ZOA and ADD. A key enabler was the legal registration of group leaders in the ATO/JFO Volunteer Register. This not only provided a formal channel for group cash disbursement via MoneyGram without the need to pay for taxation, but also enhanced the perceived legitimacy of informal groups in the eyes of local communities and authorities, which empowered these groups to find and use their voice.

3. Simple and Participatory Process Design

Accessible forms, clear instructions, and proactive mentoring enabled even first-time applicants to navigate the process successfully. Participatory decision-making during application and implementation ensured that projects responded to locally identified needs and strengthened community ownership.

4. Flexible GCT Model with Potential for Humanitarian Response

The GCT mechanism proved to be adaptable and fast, enabling local groups to respond to where traditional actors couldn't - such as providing food to isolated elderly residents in frontline areas and food delivery near the so-called border. With simplified procedures and ongoing mentorship, Rapid GCTs can — when timely supported — effectively address small-scale humanitarian gaps — especially in hard-to-reach or volatile locations.

5. Stronger Outcomes through Engagement with Local Authorities

Groups that established early contact with local authorities often received additional support, such as venues, co-financing, or public endorsement. This engagement boosted the sustainability of initiatives and helped integrate them into local structures.

6. Internal Best Practice: shared Activity Calendar Strengthens Coordination and Oversight

Creating an online shared activity calendar for all active GCT projects helped improve planning, coordination and real-time oversight among program staff and mentors. This simple tool enabled timely follow-up, reduced duplication of visits, and ensured better tracking of implementation progress across locations.

7. Community Cohesion as a Byproduct

Beyond project results, the GCT process fostered social trust and solidarity. Group activities encouraged volunteering, expanded local networks, and strengthened community resilience — particularly in underserved settlements where few formal CSOs operate.

8. Women's Leadership and Inclusive Action

Of the eleven supported projects, ten were led by women — reflecting the prominent role of women in Ukraine's civic space. Two initiatives were launched by groups of mothers raising children with disabilities. These projects not only addressed their own families' needs but also supported other mothers and households facing similar challenges. They successfully integrated inclusive approaches, becoming powerful examples of how women-led initiatives can drive both social cohesion and targeted support for vulnerable groups.

Lessons Learned

1. Simplified Procedures for Initiative Groups

Project application and reporting forms designed for CSOs can overwhelm informal groups. Tailored, simplified templates are essential to reduce the administrative burden for initiative groups — especially when many participants are applying for the first time.

2. Flexibility in Group Composition

The requirement of a minimum of four members per initiative group was not always practical. Several groups reported that two to three active individuals were sufficient to deliver the project successfully. Future programs should consider adjusting the minimum group size to local realities.

3. Inclusive Eligibility Criteria Strengthen Group Formation

Restrictive criteria (e.g., requiring all members to be IDPs, PWD, etc) limited participation in some communities and undermined organic group formation. Allowing more flexibility in team composition, particularly in rural or low-capacity areas, fosters stronger community-rooted teams.

4. Understanding Cluster Guidelines Improves Final Selection

In proposed GCT projects touching on multiple sectors (e.g. Shelter, Protection, WASH), it is important that members of the selection committee are familiar with relevant cluster standards and technical guidance. Without this, it becomes challenging to evaluate the feasibility and / or alignment with Cluster Guidelines of proposed interventions.

5. Comparative Roles of CSOs and Initiative Groups

Both actor types demonstrated high commitment and capacity, but each is suited for different types of interventions:

- CSOs are more effective in larger or specialized projects requiring professional staff and institutional structure (e.g., legal aid, psychosocial support). The recommended minimum duration for supporting CSOs is up to six months.
- IGs are faster and more flexible for small-scale, community-embedded responses. The recommended minimum duration for supporting IGs is 4 months.

6. Procurement Challenges Require More Support

The obligation to use official vendors (when markets were accessible) proved challenging for informal groups with no procurement experience. Mentoring, templates, and early-stage support helped mitigate risks, but future programming should integrate more hands-on guidance from the outset.



6. Future Plans: scaling GCT to provide humanitarian support

Following the pilot GCT project – in which local CSOs and informal IGs had the flexibility to define their own intervention goals – ZOA gained valuable insights into how GCTs can address critical gaps in humanitarian response. These learnings informed the design of the next phase of GCT programming, with a stronger emphasis on meeting urgent local needs in conflict-affected communities.

In 2025, ZOA scaled up its GCT model with support from the Ukraine Humanitarian Fund. In this activity, the focus is more on addressing humanitarian basic needs. The new phase targets hard-hit communities in Kherson, Chernihiv, and Sumy oblasts – regions where humanitarian needs remain high, and traditional aid mechanisms often face delays or access constraints. Through this mechanism, local CSOs and IGs are empowered to respond to pressing needs, including access to clean water, hygiene supplies, food assistance, temporary shelter for IDPs, and repairs to damaged social infrastructure – such as community shelters affected by drone attacks. These grassroots-led interventions aim to provide rapid, tailored support in areas where formal actors are not present or cannot respond quickly.

Looking ahead, ZOA sees group cash transfers as a complementary and flexible mechanism within the broader humanitarian architecture. Rather than fully replacing other aid modalities, GCT offers a rapid, locally led solution to meet emerging needs in a changing context— whether due to access limitations, or gaps in humanitarian response. By anchoring humanitarian response within local communities, GCT ensures fast, relevant support where it is needed most.

Questions?

For any questions related to this paper, or ZOA's ongoing GCT approach, implementation and strengthening, please reach out to Robert Boneschansker, Manager of Programme Quality at ZOA Ukraine (r.boneschansker@zoa.ngo) or Henry Bos, ZOA's Global Cash Advisor (h.bos@zoa.ngo).



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