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# Gender-sensitive governance and the economic integration of displaced women during the military conflict: Evidence from Ukraine and the United Kingdom

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## ABSTRACT

This study examines the role of gender-sensitive governance in shaping the economic integration of displaced women during military conflict, with comparative evidence from Ukraine and Britain. The research analyzes how gender mainstreaming in territorial community management influences financial inclusion, entrepreneurship, and economic outcomes. A mixed-methods design combines qualitative insights with quantitative analysis. A context-specific gender gap index measures disparity across three dimensions: financial inclusion, entrepreneurship rates, and access to support services. Survey and interview data capture business challenges, financial constraints, and institutional barriers, while regression analysis evaluates the impact of gender-sensitive governance, conflict intensity, and financial access on economic outcomes. The findings reveal substantial cross-country differences. Britain demonstrates stronger gender-sensitive governance frameworks that facilitate higher levels of financial inclusion and entrepreneurial activity among displaced women. Ukraine, by contrast, exhibits significant structural and institutional barriers that constrain women's economic participation, including limited credit access, complex regulatory environments, and social adaptation difficulties. The results confirm that financial access and inclusive governance are fundamental in mitigating the negative economic impact on displaced populations. The study quantifies the strategic relevance of policy interventions, including microfinance programs, institutional capacity-building, and legal support systems, for strengthening economic resilience and inclusion of displaced women in conflict-affected areas.

**Contribution/Originality:** This study contributes to existing literature by examining gender-sensitive governance in conflict. It uses a novel gender-gap index and regression approach. As one of the few studies investigating displaced women's entrepreneurship, it finds that inclusive governance improves economic outcomes and reduces structural barriers.

## 1. INTRODUCTION

Military conflicts pose the greatest challenges to the functions of territorial communities concerning government structures and societal socio-economic stability [1, 2]. In such contexts, gender integration of community management processes is essential to guarantee the inclusion of women's different participation needs and contributions [3, 4]. Displacement also contributes to prevailing gender inequalities in conflict-related settings because it limits women's access to financial resources, employment, and institutional agencies. Therefore, gender-sensitive governance is not just a social goal to be incorporated into community management but also an economic necessity for strengthening resilience and recovery.

In Ukraine, the ongoing military conflict has significantly exacerbated gender disparities, particularly for displaced women whose access to employment, financial resources, and social integration remains constrained [5-7]. Displaced women's entrepreneurship has the potential to support community resilience; however, it is limited by systemic barriers such as restricted credit access, weak institutional support, and regulatory challenges [8]. In contrast, Britain offers a more stable institutional environment with established gender-sensitive policies and structured support systems for displaced populations, providing a useful comparative context [9, 10].

This paper draws on the experiences of displaced women's businesses in Ukraine and Great Britain to highlight successes and challenges and identify lessons applicable to Ukraine. Europe is striving hard to keep pace with the world's sustainable development agenda [11]. Table 1 presents the main socio-economic characteristics of displaced women entrepreneurs in Ukraine and Britain. It shows the differences in education levels, prior business experience, financial reliance, and support systems. Both groups have high education levels and business experience. But Ukrainian women rely more on personal savings and family support, and Britain displaced women have better access to business networks.

**Table 1.** Key characteristics of displaced women entrepreneurs in Ukraine and Britain.

| Characteristic | Ukraine (%) | Britain (%) |
|---|---|---|
| Age 35–54 | 61.5 | 64.3 |
| Higher Education | 88.5 | 92.9 |
| Prior Business Experience | 69.2 | 71.4 |
| Use of Personal Savings | 88.4 | 71.4 |
| Access to Business Networks | 19.2 | 57.1 |
| Reliance on Family Support | 57.7 | 35.8 |

**Source:** Kirilenko et al. [12].

Although gender equality and governance have received wide coverage, there is a lack of literature to understand how gender integration in displacement contexts can be achieved, especially for displaced women, their entrepreneurship, and financial inclusion. The literature is mainly based on stable settings, creating a gap in understanding how gender-sensitive governance interacts with conflict intensity and economic participation.

This paper bridges this gap by analyzing how gender-sensitive governance has contributed to the process of economic integration of displaced women in Ukraine and Britain. The implementation of economic integration is measured based on three scales: financial inclusion, rates of entrepreneurship, and access to support services. The paper also measures the effects of these factors, along with conflict intensity, on economic outcomes using an index-based and regression method.

The central research questions guiding this study are:

- How does gender-sensitive governance differ between Ukraine and Britain in conflict and non-conflict contexts?
- What is the impact of governance, financial access, and conflict intensity on displaced women's economic outcomes?
- What policy lessons can be drawn to improve gender-responsive governance in Ukraine?

The empirical findings of this study offer several contributions to the current literature on gender and management processes. It first presents a gender gap index specifically designed to measure gender disparities in the economic participation of displaced women's businesses, providing a new tool to quantify economic gender gaps between displaced women and their host communities and within displaced women populations of different ages. Second, it engages in an in-depth comparison between Ukraine and Britain to reveal transferable best practices for gender-responsive governance. It then provides actionable policy recommendations for Ukraine that address systemic barriers to improving the system and suggest restorative strategies for cultivating inclusive community management.

The article is structured as follows: Part two is a literature review on gender integration, management processes, and displaced women's businesses. The third section describes the methodology for constructing the gender gap index and the empirical strategy. Finally, in the fourth section, data representations are exhibited to show findings and discussions. Recommendations based on the Ukrainian context are given in the fifth section. Finally, the article takes stock of some key insights from this work and points to possible future research directions.

## 2. LITERATURE REVIEW

Management strategies are highly emphasized in literature to guide economies toward achieving their economic and social targets [13]. Gender integration in management processes is repeatedly shown to be a key issue for sustainable development and crisis resilience [14]. From a theoretical perspective, institutional theory explains how formal rules, policy frameworks, and governance structures shape economic behavior and access to resources, especially in crisis contexts [15]. Weak institutional environments tend to support gender inequality, while strong institutions promote inclusive participation. Gender mainstreaming theory focuses on systematically integrating gender perspectives into policy design and execution, addressing structural inequalities and promoting fair outcomes.

According to Oktari et al. [16], gender mainstreaming, which refers to the systematic inclusion of gender perspectives at the governance level or in management processes, is fundamental to developing equity and targeted resource allocation in emergencies. Studies show that gender mainstreaming improves community outcomes, particularly for women, in conflict-affected settings when addressing the particular needs and contributions of women are considered. In support of gender-sensitive management processes, studies like Slayi et al. [17] and Bhatt et al. [18] advocate for gender-sensitive governance because it helps promote inclusion of marginalized groups, and subsequently legitimacy and effectiveness of management processes in the changed social and political context.

However, some studies provide mixed evidence, suggesting that gender mainstreaming does not always translate into effective outcomes due to weak implementation, limited resources, or institutional resistance [19, 20]. In certain contexts, formal gender policies exist without substantive impact, indicating a gap between policy adoption and practical execution.

The dimension of economic gender equality has also been of great interest to scholars. In the article, Saeed et al. [21] investigate the economic benefits of closing gender gaps and found that having women in government and management contributes to increasing innovation and economic productivity. With regard to military conflicts, Moritz et al. [22] demonstrated that the involvement of women in the labor force and entrepreneurial use of women contribute to resilience and recovery of communities. Roshchyk et al. [23] reported that displaced women in Ukraine continue to face several difficulties, such as inability to access credit, labor discrimination, and poor bureaucratic support. The barriers are not only barriers to economic participation but also serve to compound current gender inequalities further. Conversely, the example of Britain illustrates gender-sensitive policies that encourage inclusivity and successfully integrate displaced women into economic and social systems. Financial inclusion is also an important variable impacting economic and social variables [24]. According to Dhawan et al. [25], policies of financial inclusion and training on entrepreneurship for displaced populations in Britain facilitate their integration into local economies. Nevertheless, the effectiveness of such policies remains context-dependent, as institutional capacity, social norms, and administrative efficiency influence their outcomes. Even in advanced policy environments, disparities may persist due to structural and intersectional constraints.

In addition, one of the conditions to address the intersectional nature of displaced women, particularly refugees, is the full support systems, which are emphasized by Khatib et al. [26]. However, in Britain, one can observe differences as well; according to Pogrebna et al. [27], ethnic minority women can experience additional obstacles caused by racist prejudices in social and economic institutions.

Although there is an increase in overall women's refugee entrepreneurship research and an associated focus on women's entrepreneurial ventures during times of conflict [28], the existing research has not yet examined displacement specifically. Despite studies such as Villanueva-Flores et al. [29], which analyze gender differences in entrepreneurship, there is relatively little discussion of how conflict exacerbates these challenges. Finally, the lack of gender-sensitive management processes is especially visible in Ukraine, where the research of Tarkhanova and Pyrogova [30] stresses the critical necessity of such a policy to meet the specific demands of displaced women. Therefore, there is a need for wellbeing policies to be tailored and attuned to conflict-affected settings, where displaced women experience compounded vulnerabilities, similar to these.

In addressing these gaps, this study uses a comparative analysis of gender integration in territorial community management in Ukraine and Britain, where the latter is the focus as a key context for displaced women's businesses. The study constructs a gender gap index according to the methodologies of Hausmann et al. [31] in the Global Gender Gap Report. It aims to measure inequalities to inform policy enhancement. In the context of the emergence of the necessity to respond to the socio-economic impacts of military conflicts in a manner mindful of gender variations, this contribution is especially timely.

## 3. MATERIALS AND METHODS

The research design used in this study, under a mixed methods approach, is a descriptive research design, which aims at investigating how gender considerations are incorporated in the management of territorial communities in military conflicts. This method is both qualitative and quantitative, hence providing a thorough understanding of the topic [32, 33]. Qualitative approaches make the findings contextual by considering policy texts, scholarly publications, and governmental reports on gender-sensitive governance and socio-economic circumstances in Ukraine and Britain. Additionally, the quantitative approaches focus on measuring disparities using indices and econometric modeling, enabling a comparative analysis of gender integration practices in the two countries. The design allows for the discovery of contextual variables and statistical correlations that affect gender-sensitive governance and the economic conditions of displaced women. The creation of a gender gap index to estimate differences in displaced women's businesses across three aspects, financial inclusion, rates of entrepreneurship, and access to supportive services, is also a key component of this study. The index is built based on secondary data covering governmental and non-governmental sources from 2018 to 2023. This paper relies on information presented in the report titled Integration of Displaced Ukrainian Women Entrepreneurs: Challenges and Support in the Environment of Forced Displacement in Ukraine and the UK, provided by the Cambridge Judge Business School and Mariupol State University.

Normalization scales all dimensions between 0 and 1, making them comparable across indicators and countries regardless of local settings. The total index is calculated as an average of the three dimensions, representing a composite measure of gender inequalities in economic participation. It is developed using the framework of the Global Gender Gap Report [31], modified to reflect the specific situation of displaced women entrepreneurs in conflict areas. Additionally, each dimension is assigned equal weight to reflect its interrelationship. The index aims to measure gender differences and facilitate cross-country comparisons, enabling policymakers to identify and address significant gaps in economic participation and institutional barriers faced by displaced women entrepreneurs.

### 3.1. Empirical Strategy

This study employs a comparative econometric framework combining a composite index approach with regression analysis. Unlike previous studies that examine gender equality using single indicators or descriptive methods, this study integrates a multidimensional gender gap index with econometric estimation to capture both structural disparities and their impact on economic outcomes. The current work employs regression analysis to examine the relationship between gender-sensitive governance and economic outcomes for displaced women. This approach tests the hypothesis that inclusive management practices positively influence women's economic participation in conflict-affected settings. The regression model is specified as follows:

$$Y_i = \beta_0 + \beta_1 X_{1i} + \beta_2 X_{2i} + \beta_3 X_{3i} + \varepsilon_i \quad (1)$$

Where $Y_i$ represents economic outcomes (measured by entrepreneurship rates and income levels), $X_{1i}$ is the gender-sensitive governance index (capturing institutional support for gender equality), $X_{2i}$ is conflict intensity (measured using conflict impact scores), and $X_{3i}$ is access to financial resources (capturing access to credit and grants). $\varepsilon_i$ is the error term accounting for unobserved factors. Control variables, such as regional economic conditions and education levels, are included to ensure the robustness of the model.

The methodology differs from previous literature as it explicitly includes conflict intensity and financial access in the analysis to provide a more comprehensive understanding of how governance interacts with crisis conditions. Additionally, the use of a context-specific gender gap index tailored for displaced women enhances empirical accuracy compared to the generalized gender indices used in earlier studies.

### 3.2. Data Collection and Sources

To ensure cross-country comparability, data from Ukraine and Britain are harmonized through normalization and standardization procedures. Indicators are scaled between 0 and 1, following the Global Gender Gap framework, to address differences in measurement units, reporting standards, and institutional contexts. This ensures consistency in comparing gender-related economic outcomes across both countries. The study relies on secondary data from reputable sources from 2018 to 2023. Data on financial inclusion and economic conditions are sourced from the World Bank. At the same time, statistics on displaced populations and gender-specific challenges are obtained from the Ukrainian Ministry of Social Policy. Reports on financial inclusion, entrepreneurship, and displaced populations are collected from the UK Office for National Statistics, along with additional insights from NGOs and policy reports that provide information on institutional frameworks and support services. Regression analysis is conducted in STATA, with diagnostic tests applied to validate the robustness of the results. Key diagnostic tests include the Variance Inflation Factor (VIF) analysis to detect multicollinearity [34] and the Breusch-Pagan test for heteroscedasticity [35]. The dataset used in this study is a balanced panel dataset covering the period 2018–2023 for Ukraine and Britain. The unit of analysis consists of aggregated country-level and subgroup indicators for displaced women. This results in a total of 12 observations (2 countries × 6 years). The panel structure allows for comparative analysis across both time and countries.

This work also considers the socio-demographic characteristics of displaced Ukrainian women entrepreneurs. That includes age, education, and prior business experience. According to a related report, the majority of displaced women entrepreneurs are middle-aged (35–54 years old) and hold higher education degrees (90%), yet face substantial financial and social barriers in host communities. Also, it is found that the majority hold higher education degrees, mostly in business and technical fields. This education level influences their entrepreneurial strategies. It is also evident that many had prior business experience, but displacement forced them to restructure or restart their businesses under constrained conditions. Kirilenko et al. [12] also identify key obstacles like access to funding, bureaucratic hurdles, and lack of support networks as primary barriers to entrepreneurial success. Table 2 shows the demographic profile of displaced women entrepreneurs.

Table 2. Demographic profile of displaced women entrepreneurs.

| Variables | Ukraine (%) | Britain (%) |
|---|---|---|
| Age 35–54 | 61.5 | 64.3 |
| Higher Education | 88.5 | 92.9 |
| Prior Business Experience | 69.2 | 71.4 |

**Source:** Kirilenko et al. [12].

## 4. RESULTS

The study demonstrates that there are significant inequality gaps between the level of economic results and the degree of women's integration in Ukraine and Britain among those who have been displaced. In this section, descriptive statistics are presented, and the results of the gender gap analysis index and regression are shown. These findings are placed into context within previous work, and insights into their implications are provided.

### *4.1. Descriptive Statistics*

Descriptive statistics for key variables, including financial inclusion, entrepreneurship rates, and access to support services, are summarized in Table 3. All indices, financial inclusion, entrepreneurship rates, access to support services, and overall gender gap, are scaled from 0 to 1, with higher values indicating greater inclusion and access.

Table 3. Descriptive statistics.

| Variables | Ukraine (Mean) | Britain (Mean) | Standard Deviation (Ukraine) | Standard Deviation (Britain) |
|---|---|---|---|---|
| Financial inclusion (Index) | 0.45 | 0.85 | 0.12 | 0.08 |
| Entrepreneurship rates (Index) | 0.38 | 0.78 | 0.15 | 0.10 |
| Access to Support Services | 0.42 | 0.80 | 0.14 | 0.07 |
| Gender Gap Index (Overall) | 0.41 | 0.81 | 0.13 | 0.09 |

In each of these dimensions, the descriptive statistics reveal large gaps between Britain and Ukraine. Britain has nearly doubled Ukraine's financial inclusion and access to support services as a testament to a different systemic policy framework, institutional capacity, and access to financial resources. While statistically different, these indices also reflect practical disparities: for example, Ukraine's score of 0.45 in financial inclusion suggests that less than half of displaced women have reliable access to banking and credit services, whereas Britain's 0.85 indicates widespread access, highlighting the real-world challenges faced in Ukraine. They neither represent the exception in Britain's usual business nor do they reflect the result of improved socio-economic integration of displaced women with the government's gender-sensitive governance.

### *4.2. Survey Results*

The survey indicates that the majority of displaced women entrepreneurs are highly educated and have prior business experience. Nevertheless, the war disrupted their economic and professional contacts and networks, forcing them to adapt quickly to new conditions. The age demographic shows that middle-aged women support displaced entrepreneurship. They leverage previous work experience to start small and medium enterprises (SMEs), despite strong institutional and economic limitations.

Furthermore, the testimonies of displaced Ukrainian women entrepreneurs demonstrate that there is an overwhelming obstacle in terms of business development. According to one of the respondents, the most challenging aspect of resuming my business has been the availability of financial resources. Banks demand collateral, which the majority of the displaced women lack. The other highlighted issue is that legal regulations are hard to navigate in the host countries, thus it is harder to start a business. In spite of these factors, a large number of women are hopeful about entrepreneurship as an avenue of self-reliance. They also emphasize the importance or critical role of digital platforms and e-commerce in maintaining and expanding their operations.

### *4.3. Gender Gap Index*

Table 4 presents the gender gap index for displaced women's businesses, capturing disparities across three key dimensions.

**Table 4.** Gender gap index for displaced women's businesses.

| Indicator | Ukraine | Britain |
|---|---|---|
| Financial inclusion | 0.45 | 0.85 |
| Entrepreneurship rates | 0.38 | 0.78 |
| Access to support services | 0.42 | 0.80 |
| Overall gender gap index | 0.41 | 0.81 |
| Most common business sectors | Retail services, digital | Services, technology, health |

Its low scores, on the contrary, indicate that Ukraine still has systemic obstacles like inaccessibility to credit, deficient support in institutions, and the absence of programs specifically tailored to displaced women entrepreneurs. The findings align with Norosky and Carpenter [36], who reported existing gaps in Ukraine's policy responses to gender-specific issues, especially during crises. Nevertheless, Ukraine's low scores suggest that structural barriers such as limited access to finance for women, institutional support, and specialized programs to assist displaced women in the business industry persist. It is also important to note that these findings are highly consistent with Norosky and Carpenter [36], who indicated ongoing gaps in Ukraine's policy responses concerning gender-specific issues related to crises.

Moreover, in the process of this study, it was discovered that financial limitations exist, but displaced women entrepreneurs are also confronted by legal and social impediments. Others find it difficult to register their businesses, pay taxes, and adhere to local laws. More issues include social adaptation, language barriers, and limited networking opportunities to improve market access. Therefore, there is a need for gender-sensitive governance frameworks that provide specialized legal and financial support for displaced women's businesses.

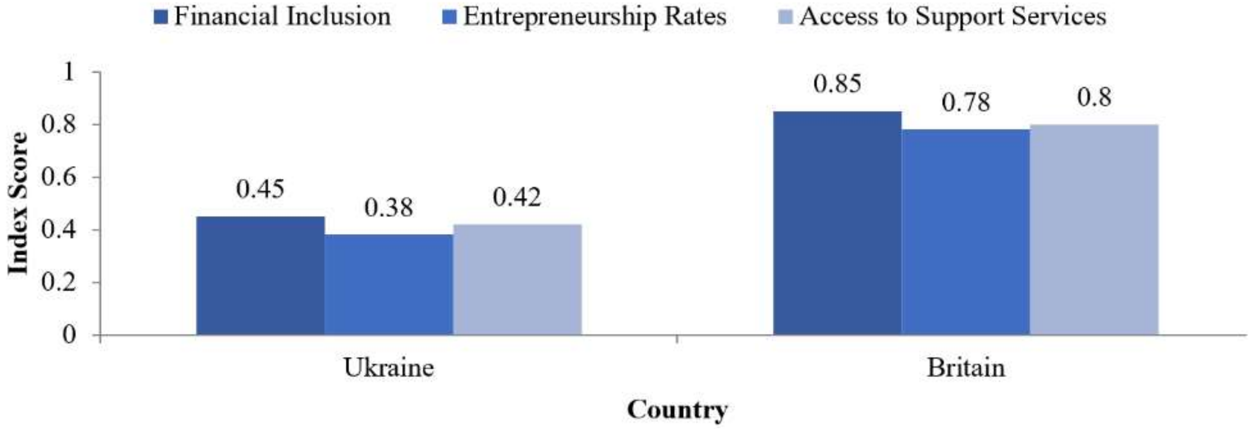


**Figure 1.** Gender gap index for displaced women's businesses in Ukraine and Britain.

**Source:** Secondary data from the World Bank, Ukrainian Ministry of Social Policy, and UK Office for National Statistics (2018–2023).

Also, Figure 1 depicts that Britain has higher scores in financial inclusion, entrepreneurship rates, and access to support services than Ukraine. This highlights the effectiveness of Britain's gender-sensitive policies and the challenges faced by displaced women in Ukraine.

### *4.4. Regression Analysis*

Going forward in the analysis, Table 5 presents the results of the regression analysis of the current work. It examines the link between gender-sensitive governance, conflict intensity, financial access, and economic outcomes for displaced women. All indices in the regression (gender-sensitive governance, financial access, and conflict intensity) are measured on a 0–1 scale, where 0 indicates the lowest level of integration/access, and 1 indicates full integration/access. Hence, a coefficient of 0.65 implies that a one-unit increase in the governance index (from 0 to 1) is associated with a 0.65 increase in the standardized economic outcome measure. The coefficients represent marginal effects on the economic outcome index, not elasticities; therefore, they quantify the absolute change in the outcome for a one-unit change in the predictor variable.

**Table 5.** Regression results.

| Variables | Coefficient | Standard Error | p-value |
|---|---|---|---|
| Gender-Sensitive Governance | 0.65** | 0.12 | 0.001 |
| Conflict Intensity | -0.30** | 0.08 | 0.005 |
| Access to Financial Resources | 0.48** | 0.10 | 0.002 |
| $R^2 = 0.72$ \| Adjusted $R^2 = 0.70$ | | | |

**Note:** ** depicts 5 % level of significance.

The result supports the hypothesis that gender-sensitive governance has a positive impact on the socio-economic integration of displaced women and that such inclusive policies influence the economic outcomes of displaced women. A strong negative effect of conflict intensity suggests that military conflict has a destabilizing influence on women's economic participation. Nevertheless, mitigating some of these adverse effects depends on access to financial resources; thus, improving resilience relies on financial inclusion. These findings support those by Hasan et al. [37] on the need to ensure women's financial inclusion, participation in the labor force, and entrepreneurship during crises. The results are also supported by Lwamba et al. [38], who claimed that gender-sensitive policies have a significant positive effect on outcomes for displaced women by addressing systemic impediments. However, some recent studies suggest that the impact of governance on women's economic outcomes may depend on contextual factors like local institutional strength or ongoing conflict intensity [39], highlighting that governance improvements alone may not suffice without addressing structural and financial constraints. Beyond statistical significance, the magnitude of the governance coefficient (0.65) indicates a substantial economic effect: improvements in gender-sensitive governance can meaningfully increase access to financial resources, entrepreneurship participation, and overall economic integration for displaced women. This suggests that policy interventions targeting governance structures can produce tangible gains in socio-economic outcomes.

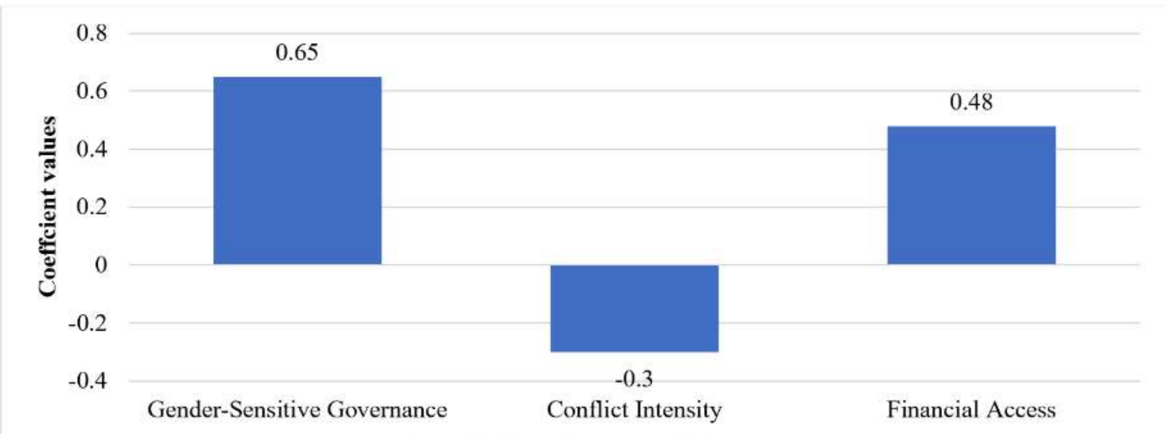


**Figure 2.** Regression results visualization.

**Source:** Regression analysis using data from secondary sources (2018–2023).

Figure 2 visually represents the regression results, showing that gender-sensitive governance positively impacts economic outcomes, conflict intensity negatively affects them, and access to financial resources plays a mitigating role.

**Table 6.** Diagnostic tests for the regression model.

| Diagnostic Test | Metric/Statistic | Interpretation |
|---|---|---|
| Variance Inflation Factor (VIF) | VIF $< 5$ | No multicollinearity detected (all VIF values $< 5$). |
| - Gender-Sensitive Governance | 1.32 | |
| - Conflict Intensity | 1.15 | |
| - Financial Access | 1.25 | |
| Breusch-Pagan Test | $\chi^2 = 3.21$; $p = 0.073$ | No significant heteroscedasticity ($p > 0.05$). |

Table 6 shows that all VIF values (gender-sensitive governance = 1.32, conflict intensity = 1.15, financial access = 1.25) are below 5, indicating no multicollinearity; the regression coefficients are therefore stable. The Breusch-Pagan test (statistic = 3.21, $p = 0.073$) shows no significant heteroscedasticity. A plot of residuals against fitted values shows an even spread above and below the regression line, confirming constant residual variance. Both diagnostics support the model's compliance with the assumptions of multicollinearity and homoscedasticity, and the coefficients can be interpreted reliably.

## 5. DISCUSSION

In this study, gender-sensitive governance in the management of territorial communities during wartime is analyzed in the cases of Ukraine and Britain, within the framework of displaced women's businesses. The aim is to examine diverging institutional frameworks and the gender integration practices and economic outcomes that arise from them. To present a systemic view of Ukraine's challenges and Britain's ability to overcome them, a gender gap index was proposed, and regression analysis was conducted. The results depict significant gender-based segregation in administrative systems that are sensitive to gender in Ukraine and Britain. The difference between Britain and the gender gap index is more advanced, and its regression results are more successful, partly because Britain has been proactive in enhancing access to gender equality, financial inclusion, entrepreneur training, and support for displaced women. This has facilitated the incorporation of displaced women into local economies, despite certain intersectional issues compared to minority groups. In contrast, the lower scores of gender integration in Ukraine's regression coefficients indicate structural barriers such as inaccessibility to financial resources, weak institutionalization, and the absence of gender-sensitive governance. These findings build on existing literature but also introduce new insights into how governance influences conflict-affected regions. The coefficient magnitude (0.65) suggests that even moderate improvements in governance could produce meaningful economic benefits for displaced women. Conversely, the negative coefficient for conflict intensity (-0.30) underscores that ongoing military conflict significantly hampers economic integration, emphasizing that governance interventions must be paired with conflict mitigation strategies to maximize their impact.

This study corroborates earlier research showing that Britain has successfully implemented gender-sensitive policies. Building on Clavero and Galligan's [40] observation that Britain has proactively incorporated gender perspectives into governance and economic policy, this research extends those findings by demonstrating that such policies benefit displaced women's businesses. However, the study expands these debates to include an exploration of the specific difficulties faced by displaced women in conflict scenarios, a topic less discussed in existing studies. Compared to other studies that abstract the viability of gender-sensitive policies under stable conditions, this research illustrates how a high-context intervention can address the vulnerabilities of women living in displacement during conflict situations. To further measure the connection between gender-sensitive governance and economic outcomes, the paper includes a regression analysis providing empirical evidence for policy recommendations. Various studies have highlighted that Ukraine requires special actions to address the issues caused by war [41, 42]. The observation is consistent with Norosky and Carpenter [36] in Ukraine, who discovered that systemic barriers to gender equality are a lack of financial resources and poor institutional structures. Some studies have found weaker or context-dependent effects of governance on displaced populations, particularly in regions with high institutional fragility [43], suggesting that governance reforms must be context-specific and sensitive to local conflict dynamics. Financial constraints and regulatory limitations were also cited by them as the major limitations to displaced women entrepreneurs. Yet, this research goes beyond those and includes personal experience, showing that institutional assistance, such as microfinance and training schemes, is highly significant to economic sustainability. This discussion is supported by research that highlights differences between regions of Ukrainian cities and towns, emphasizing that a local approach is necessary to address community-specific issues. The focus on regional differences introduces a significant new layer to the literature because, too often, variations between countries are ignored when studies about Ukraine are considered. The results also highlight the significant role played by institutional structures in the gender integration process and outcomes. Adjusted scores of Britain in the gender gap index and positive regression coefficients demonstrate that policies developed in Britain are well-organized and focus on financial inclusion, entrepreneurship, and accessible support services. This aligns with the hypothesis that inclusive management processes positively impact women's economic participation. The study not only highlights but also raises awareness that Britain's model has been successful, but at a cost. For example, women representing ethnic minorities in Britain face obstacles due to systemic biases. This implies that Britain can be emulated by other countries, but its policies should be adapted to better address intersectional inequalities. Conversely, lower scores of Ukraine on the gender gap index and lower regression results indicate systemic issues. Women displaced are constrained in their economic participation due to poor financial accessibility, weak policy frameworks, and inadequate institutional support. These findings underscore the need for specific policies, such as microfinance schemes or capacity development for local governments. Although Ukraine is less gender-sensitive in its administration than Britain, the evaluation concludes that there is potential for adopting British best practices to reform institutional structures.

This work makes several distinct contributions to gender-sensitive governance and conflict studies. First, it formulates a new gender gap index specifically designed for displaced women in conflict-affected areas. Previous studies have developed frameworks for measuring gender disparities that can apply to displaced populations; however, this study adapts the framework to accommodate the particular needs of displaced women. The index, as a practical tool, enables policymakers to identify priority gaps and allocate resources accordingly. Second, the study uses regression analysis to present empirical evidence on the relationship between gender-sensitive governance and economic outcomes. By measuring this correlation, it helps bridge the gap between theoretical debates on gender equality and concrete policy implications. Moreover, the research includes a comparative analysis of Britain and Ukraine to identify transferable lessons and emphasize the need for context-specific solutions. Finally, this twofold method—combining cross-country comparison with localized understanding—advances scholarly discourse on gender-sensitive governance. The ultimate goal is to expand knowledge about intersectional barriers affecting displaced women, particularly in Britain, where ethnic minorities continue to face significant infrastructural challenges.

The research addresses these issues and, in doing so, contributes to a broader understanding of where gender-sensitive governance is possible in different socio-political contexts. Although the study has contributed, it has limitations. There may be bias because the secondary data may not adequately represent the lived experiences of displaced women in conflict-affected areas. A limitation that future research may incorporate to avoid this is the use of primary data collection methods (such as interviews and surveys). Second, the study is conducted in two case countries; hence, results do not generalize to conflict-affected regions other than those under study. Extending the scope of analysis to additional countries would provide a richer platform for cross-country comparison. Third, the study primarily analyzes the economic outcomes, and other aspects of gender integration of social and psychological dimensions are not explored sufficiently. Future research could address these dimensions to better conceptualize gender-sensitive governance.

Furthermore, different models of business integration shape the entrepreneurial strategies of displaced women. Many engage in self-employment through digital platforms, leveraging online marketplaces to overcome traditional business barriers. In Britain, business incubators and state-backed programs provide structured support for displaced women by offering training, financial aid, and networking opportunities. However, Ukraine lacks such comprehensive programs. Therefore, policy reform is suggested to facilitate smoother business integration for displaced populations.

Moreover, the findings suggest several actionable policy recommendations for Ukraine. First, the gap in financial inclusion can be bridged by allocating funds toward microfinance initiatives to support displaced women, enabling them to be more active in economic matters. Second, gender-sensitive management practices that utilize institutional support from the local governance structure would become more common through capacity-building efforts. Finally, there may be localized interventions tailored to the needs of rural communities to bridge gaps in Ukraine and enhance resilience.

## 6. CONCLUSIONS

This paper highlights the importance of gender integration in management activities within territorial communities during military tensions by promoting women's involvement in the socio-economic sector through entrepreneurship in Ukraine and Britain. It used a comparative approach and descriptive research design to analyze inequality in financial inclusion, entrepreneurship rates, and access to support services. A regression analysis examined the relationship between gender-sensitive governance, conflict intensity, financial access, and economic outcomes.

The results indicate that there are significant variations in gender-sensitive governance, especially between Britain and Ukraine. The institutional frameworks in Britain, financial inclusion policies, and support services assist uprooted women in being effectively involved in economic activities. Ukraine, in turn, has systematic issues, lacks access to financial resources, institutional support, and legal frameworks. This hampers the socio-economic integration of displaced females. The regression results suggest a positive association between gender-sensitive governance and economic outcomes; however, causality cannot be firmly established due to the observational nature of the data. Financial inclusion plays an important role in reducing the negative effects of conflict on the capital of displaced women's businesses.

With this, the findings are that Ukraine should act in an extremely urgent manner to incorporate overall, inclusive policies. To fill the gaps in financial access, it is suggested to introduce financial inclusion programs, such as microfinance programs and entrepreneurial grants, to displaced women. This needs capacity building of community managers under gender-sensitive governance, where emphasis is directed towards equal distribution of resources and inclusion of everyone (except the marginalized) in the management of natural resources. In addition, Ukraine needs to strive to engage in international relations with countries like Britain to learn excellent practices and strengthen its institutions.

Besides, Ukraine is to develop microfinance initiatives targeting displaced women, providing loans with low security levels and supporting credit building. This will help enhance gender integration in territorial community management. Legal support services should also be established to facilitate business registration, ensuring displaced women can negotiate taxation and control provisions successfully. Additionally, developing women entrepreneurship networks would promote mentorship and teamwork. It ensures displaced women are given the means to develop their businesses, enabling them to shine and contribute to nation-building.

The combination of the measures mentioned above would drive Ukraine towards social inclusion, gender equality, and economic resilience in conflict areas. This study, as a contribution to scholarly discourse, offers a pioneering introduction of a distinct gender gap index created to evaluate the enterprises of displaced women in conflict-affected regions. The index is one of the instruments that policymakers can use to identify crucial gaps and distribute interventions. The results refer to the possibility of additional research through primary data collection among displaced women and expansion of the geographic boundary to other war-torn areas. Initiatives would aid in perfecting strategies for sustaining gender-responsive governance and well-being in territorial societies internationally.

These observations strongly support the argument that concerted policy interventions, including governance reforms, financial inclusion, and local capacity-building, are necessary. They also indicate that any changes in governance alone would be insufficient to fully overcome structural obstacles related to conflict intensity and institutional weaknesses.

### *6.1. Limitations of the Study and Future Directions*

There are a few limitations in this study. This work depends on secondary data sources that do not reflect the fine-grained experiences of displaced women in both countries. Secondly, the study does not consider the intersectional challenges that women from different ethnic or socioeconomic backgrounds face, which could have affected the results. Also, the scope of the analysis is restricted to two countries, thus leaving the wider generalizability of the findings to other conflict-affected areas in question. Further research should include data collection from primary sources, such as surveys or interviews with displaced women. The generalizability of the findings is better expanded to other countries affected by conflict. Additionally, future research will address the intersectional dimensions of gender integration, also with reference to ethnicity, age, and education. Longitudinal studies would finally contribute to understanding the long-term impacts of gender-sensitive management processes to enhance community resilience and economic recovery.

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**Institutional Review Board Statement:** The study involved minimal risk and followed ethical guidelines for social science fieldwork. Formal approval from an Institutional Review Board was not required under the policies of Mariupol State University / Odessa Polytechnic National University, Ukraine. Informed verbal consent was obtained from all participants, and all data were anonymized to protect participant confidentiality.
**Transparency:** The authors state that the manuscript is honest, truthful, and transparent, that no key aspects of the investigation have been omitted, and that any differences from the study as planned have been clarified. This study followed all writing ethics.
**Competing Interests:** The authors declare that they have no competing interests.
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