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Ukrainian refugee women's experiences of settlement and navigating health and social services in Canada

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ABSTRACT

This qualitative descriptive study explores Ukrainian refugee women's settlement experiences and how they negotiate the social and health care services to support their mental health and well-being in Canada. Utilizing an intersectional lens data from the lived experience of 16 Ukrainian refugee women was thematically analyzed. Four prominent themes emerge from the women's narratives of their migration and settlement journey – a) confluence of oppressions; b) multifaceted and interwoven paths to cultural integration and adaptation, c) convergence of identity in professional development; and d) navigating settlement. Research findings reveal the complexities of self-reconstruction and socialization as experienced by refugee women. We are of the opinion that hosting refugee women in a new country and providing hope for a new life mean offering them meaningful choices built on forms of affordable and accessible culturally appropriate health and social services and ensuring that their settlement and integration in their new country is successful.

Key Words: Ukrainian refugee women, Intersectionality, Qualitative research, Settlement and integration, Social services, Health and well-being

1. INTRODUCTION

Since the February of 2022, the ongoing military invasion of Ukraine have resulted in the mass migration of millions of Ukrainian people to surrounding European nations as well as nations outside Europe including Canada.^[1-5] According to the United Nations High Commissioner for Refugees^[3] data portal, which is monitoring the status of Ukrainian Refugees, 8,163,268 Ukrainians have fled to nearby European Nations since the onset of the military invasion.^[6] Since the onset of the military invasion of Ukraine, early learnings from the settlement experiences of Ukrainian women who have fled

to nearby European nations have shown that a vast majority of displaced Ukrainian women seeking refuge are highly educated but are struggling with economic integration, specifically resulting in their under-employment and working in low-skilled jobs not commensurate with their experience or skills.^[5,7,8] This has significant socioeconomic implications for Ukrainian women who are often trying to balance between the burdens of childcare and the financial burdens of being sole providers of their families.^[5,7,8]

It is noteworthy that 90% of all Ukrainian refugees are women who are often fleeing with their children due to the

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military requirements requiring Ukrainian men to serve in the war effort. The resultant family separation has amplified the gendered impacts that disproportionately affect the migration experience of women and children.^[5,7,8] In addition to the psychological impacts of war, migration, and displacement, Ukrainian women also shoulder gendered caregiving roles and are at risk of being exposed to gender-based violence.^[3] The settlement needs are challenging for refugee/displaced women for whom there is little established social connections upon arrival at their host countries.^[5,7,8] The Canadian Government has recently declared the inception of two new programs designed to facilitate the entry of Ukrainian citizens into Canada: The Canada-Ukraine Authorization for Emergency Travel (CUAET) and a pathway for family reunification sponsorship.^[9] The CUAET program grants temporary residency status, accompanied by a three-year visa, to qualifying Ukrainian nationals.^[9] Within the purview of the CUAET program, eligible Ukrainian refugees can request temporary resident visas that extend for a maximum duration of three years. Approved applicants within this program will be granted further benefits, which include eligibility to apply for an open work permit free of charge.^[9] This permit allows individuals to engage in employment within the country. Furthermore, successful applicants can avail themselves of the opportunity to attend primary and secondary schools within Canada, entitled to settlement services alongside eligibility for health coverage within their respective provinces.^[9] The CUAET program facilitates a quick means of supporting Ukrainians to arrive in Canada through a temporary visa program with more established connections to settlement, housing, and support services upon arrival in Canada.^[1,2]

Striving to improve Ukrainian refugee women's resettlement, integration, and accesses to service is not just a one-way street and without benefits to the host country.^[1,10] It is worth mentioning that Ukrainian refugees participate in the economic growth of the host country and bring considerable skilled workers and significant human and social capital that might benefit Canadian society and reduce economic stagnation.^[11] However, the rapid influx and sheltering of Ukrainian refugees may lead to more difficult integration and could leave some of the low socioeconomic status women vulnerable to sexual exploitation and human trafficking.^[3]

Once refugee women settle in a new country, they are likely to experience a decline in their physical and mental health as they gradually adapt themselves to a western lifestyle.^[12] There has been growing interest in the research related to migration and refugees, the vulnerabilities of refugee women, and how they adapt to their host communities.^[13-15] However, there is limited evidence about the resettlement and health impacts on Ukrainian refugee women in the Canadian

context. This research project aims to answer the following research questions:

- (1) How do Ukrainian refugee women describe their settlement and negotiating social and health care services in Canada and the impact these have had on their health and well-being?
- (2) How does the intersection of gender, income and employment, language, household size, culture, migration and residency, and/or sponsorship status shape Ukrainian refugee women's experiences in Canada and what has been its impact on their health and well-being?
- (3) What are the coping strategies that Ukrainian refugee women in Canada are currently using to promote their health and well-being?

2. THEORETICAL FRAMEWORK: AN INTERSECTIONAL VIEW

Intersectionality is a theoretical framework for understanding the broader relationship between power, socio-economic, political, cultural codes, sexuality, race, ethnicity, gender and constitutes that people occupy multiple fluid identities simultaneously.^[16-19] Adopting an intersectional lens is particularly suited to this study, since it is also concerned with capturing the neoliberal and global social inequities of women,^[18] including most recently, Ukrainian refugee women. The intersection of refugee and female identities may influence the degree of social and cultural alienation experienced by Ukrainian refugee women in their host countries.^[20] Such conditions can manifest in a range of discriminatory practices, including obstacles to accessing settlement, social and health services. Exploring different dimensions of marginalization illuminates how overlapping social identities and spheres of life can impede the settlement and integration of refugee women. In line with Patricia H. Collins' concept of the "matrix of domination," this discussion highlights how intersecting forms of oppression based on gender, class, and ethnicity are constructed.^[21] The four domains of power identified in Collins' framework are relevant to the Ukrainian refugee women's experiences and could shape the primary forms of disadvantage experienced by Ukrainian refugee women: structural, disciplinary, hegemonic, and interpersonal.^[20,21] The structural domain, exemplified by legal norms such as the CUAET regulations, organizes the forms of disadvantage and mistreatment. The disciplinary domain, represented by bureaucratic hierarchies and surveillance techniques, manages this oppression, while the hegemonic domain, which includes public discourse and mass media justifies the vulnerability of refugee women.^[21]

Ukrainian refugee women, like many Eastern European immigrants, are often racialized as white, which can grant them certain privileges in a predominantly white society.^[22] This racial privilege can provide a degree of protection from some forms of racial discrimination and prejudice that darker-skinned refugees might face.^[21] For instance, they may be less likely to be targeted by hate crimes, racial profiling, or other overt forms of racism. However, these privileges do not negate the challenges that Ukrainian refugee women might face based on their gender, refugee status, or education level. Even with the relative racial privilege, they still must navigate systems that can be structurally and institutionally biased against them as refugees and as women.^[21] For example, they might face gender-based discrimination or violence, their qualifications might not be recognized, or they might have difficulties accessing social services due to language barriers or lack of information. Moreover, while being white might provide some privileges, it does not necessarily equate to full acceptance or integration into Canadian society. Ukrainian refugee women may still be viewed as outsiders due to their language accents, cultural differences, or simply their refugee status. They might also face stereotypes or biases related to their nationality or the circumstances of their migration.

3. METHODOLOGY

This research used a descriptive qualitative method^[23–26] with an intersectional analysis lens^[27–29] to describe and explore Ukrainian refugee women's settlement and negotiating social and health care services in Canada, the impact of these services on their health and well-being. A thematic analysis approach with an intersectional lens was employed in a qualitative, descriptive design for this study. Such an approach is useful for investigating experiences, circumstances, and factors that influence participants' experiences, with a focus on comprehending how these experiences impact and affect the participants involved.^[25] The qualitative descriptive approach was chosen for this study owing to its efficacy in comprehensively reviewing and comprehending health issues that are firmly rooted in the cultural context of groups whose members belong to racial or ethnic minorities.^[23, 24, 26]

3.1 Data collection

Data were collected from the urban communities of the Greater Toronto Area. The collection process included in-depth, semi-structured individual interviews with open-ended questions. Purposive and snowballing sampling technique was considered for participant's recruitment. This methodology is utilized for targeted research populations with specific and defined inclusion criteria.^[30] After obtaining ethics ap-

proval from one University in Canada (#REB 2022-425), data collection was designed and carried out. A recruitment flyer was posted at the main entrances of settlement centers and refugee health clinics in Toronto with Primary Investigator (PI) contact.

The interview guide for data collection, meticulously crafted to uncover the complex experiences of Ukrainian refugee women in Canada, was deeply rooted in a thorough review of literature on migration, resettlement, and adaptive coping mechanisms. This carefully structured guide aimed to provide a comprehensive insight into the multifaceted journey these women embark upon, from the initial decision for migration to their settlement and integration in Canada. It comprises questions that probe into the catalysts for their migration, identifying both the push factors from Ukraine and the pull factors attracting them to Canada. Moreover, it delves into the refugee women's settlement experiences, addressing the hurdles they encounter and the quest for social integration, alongside the support systems available to them or those they find lacking. Additionally, the guide captures the coping strategies these women deploy to adapt and thrive in their new settings, such as leveraging community networks, tapping into local resources, and preserving cultural traditions.

A purposeful sample of 16 Ukrainian refugee women were virtually interviewed through a secured university Zoom platform. These interviews lasted between 45 and 90 minutes. The recruitment of the participants continued until saturation was achieved. Data collection was carried out over 4 months (December 2022 to March, 2023), with analysis and manuscript writing done immediately afterwards. One member of our research team is of Ukrainian heritage and a scholar fluent in the Ukrainian language. Their expertise and language skills have proven invaluable to the execution of this study. This study was conducted as a collaborative research project involving a community partner organization that works closely with the refugee population, which aided in participant recruitment. The interviews were audio-recorded and transcribed verbatim. Participants received a CAD20 gift voucher in recognition of their participation, time, and efforts (Table 1 shows the demographic profile of the participants). Female participants were considered suitable for interview based on the following inclusion criteria:

- (1) Enter Canada as a Ukrainian refugee;
- (2) Able to recall, articulate, and speak their conscious experiences of resettlement and access to health and social services in English or Ukrainian language;
- (3) Aged 18 years or more;
- (4) Been in Canada for 6 months or more.

Table 1. Demographic profile of the participants

Characteristics	Category	Ukrainian Refugee Women (n = 16)
Age	18-30 yrs	5
	31-40 yrs	9
	41-50 yrs	2
Marital status	Single	4
	Married	9
	Divorced/Separated	3
Education	Elementary school	1
	Undergraduate	7
	Graduate	8
Ethnicity	Ukrainian	14
	Others	2
Employment	Employed	6
	Unemployed	10
Average Monthly Income	Less than 3 K	12
	3-5 K	2
	More than 5 K	2
Number of Dependents	0-2	15
	3-5	1
Sponsorship type	Canada-Ukraine Authorization for Emergency Travel	14
	Family Sponsorship	2
Length of stay in Canada	1-6 months	8
	More than 6 months	8

3.2 Data analysis

The narrative data of Ukrainian refugee women were analyzed thematically^[31] using an intersectional lens. Intersectionality offers a more thorough understanding of the intricate ways in which dominant power structures shape refugee women's social identities to create social injustice and discrimination.^[27-29] An intersectional informed analysis offers a unique approach to explore refugee women's lives that allow their many identities to intersect with a dedication to emancipating those who have been historically oppressed.^[29] These connections between women's various identities are consistent with intersectionality's central tenet, which emphasizes the intersecting identities of those from historically oppressed and marginalized groups, such as refugee women.^[27-29] Data were coded for meaning and the intersection of various participant's social identities rather than coding sentence by sentence or paragraph by paragraph.^[31]

The PI and two research assistants read every transcript to get a sense of the entire text and dataset. Decoding and de-analyzing were done in accordance with the research team's recommendations to make sure that the analysis was done

using the intersectionality lens. The management and analysis of the qualitative data were done using the NVIVO 12 software. Multiple team meetings were convened to ascertain that the final findings of the study were grounded in, and emerged directly from, the participants' narratives. Furthermore, we continually revisited our coding book and analysis, revising our themes as necessary to maintain the integrity and authenticity of the participant experiences. To preserve anonymity, pseudonyms were used when reporting the study findings.

Several measures, such as credibility, dependability, and confirmability have been adopted to ensure the trustworthiness of the findings.^[32] The credibility of the findings was assessed and achieved through member checking. A summary of the study findings was sent to 5 participants via email and participants were asked to review the themes and the proposed thematic map and send in their comments and suggestions. Peer debriefing was done with a qualitative research expert to gain new perspectives of the data. We engage in peer-debriefing sessions where we discuss and critique our interpretations, assumptions, and biases related to the data. These sessions involve reflecting on how the

researchers' own experiences, biases, and perspectives might influence the research process and outcomes by identifying potential biases, rethink our interpretations, and improve the validity of the findings. Dependability was achieved through audit trail development and a qualitative expert reviewed the findings. Confirmability was achieved through maintaining memos and reflective journaling during the entire process of data collection and analysis.

4. RESULTS

Four themes emerged from the data: The Confluence of Oppressions, The Multifaceted and Interwoven Paths to Cultural Integration and Adaptation, The Convergence of Identity in Professional Development and Navigating Settlement. Figure 1 is a thematic concept map to illustrate the key themes.



Figure 1. The key themes reflected in Ukrainian refugee women's settlement and negotiating health and social systems in Canada

4.1 The confluence of oppressions

This theme investigates the multifaceted obstacles Ukrainian refugee women encounter within the health care system. The women participating in the study shared difficulties with navigating the health care system. These challenges often emerged from a lack of awareness regarding the system's structure and an understanding of available services. Overall confusion culminated in the perceived loss of autonomy over one's health and feelings of helplessness.

When attempting to navigate Ontario's Health Care System, many participants faced challenges and struggled with how to approach it, navigating the health care system and expressed that they were feeling overwhelmed with all the information

available. With the sheer abundance of data, many struggled to identify what was relevant or useful to their needs. One participant shared this response, "not knowing": "Well, I don't know if there are services that help refugees... for health care, for insurance... those kinds of services should be in existence if they're not." (Sophie, 30)

Another participant shared her difficulties in accessing mental health support: "I would like counselling to be added among the services for the people who are settling, because of the emotions that we go through... sometimes I feel like talking to someone..." (Cat, 32)

This general "not knowing" and overall dissatisfaction with the uncoordinated service provision was a problem among the women. The disorganization in instructions given to refugees amplified existing challenges, making health care system navigation more difficult. Additionally, combined with the system's disarray, the inaccessibility of relevant health information exacerbated the existing unfamiliarity with the system and its structure. It became clear that the Ontario Health Care System's gross incoherence was a major obstacle for participants, and it diminished their perceived access to services. Lack of control over their health and health outcomes was a major source of adversity for participants. Compared with the health care systems in Ukraine, the women felt there were persistent inconsistencies with the Ontario Health Care System. For instance, one participant shared her feelings about this in the following words:

"It's difficult to find a family doctor in Canada... I went to the doctor for the first time only a month after my arrival and it was stressful for me because in Ukraine I was used to being constantly monitored and visiting various specialists every month." (Galina, 39)

Another participant shared her fears about future health challenges and outcomes: "Fortunately, I consider myself still young, and healthy, but you know the situation scares me a lot, because I'm really scared something terrible can happen to my health." (Anna, 34)

Lack of control over their personal health outcomes and helplessness was continually expressed difficulties of participants when referencing their overall circumstances. The described barriers prevent health-seeking behaviors from transpiring. Furthermore, the clumsy delivery of services with unpredictable results made it difficult for these women to exert autonomy over their health care.

4.2 The multifaceted and interwoven paths to cultural integration and adaptation

This theme looks at the nuanced interplay of cultural, social, and economic factors that affect the adaptation and integra-

tion of Ukrainian refugee women. The coarse displacement resulting from the forced migration of Ukrainian refugee women results in numerous challenges including social and cultural instability. In attempting to form connections to the culture of Canada, participants struggle to maintain social relationships and ties to their own cultures and communities. These obstacles are amplified by the challenges of adopting a new and different language. Participants shared experiences such as language and culture adaptation, establishing a sense of belonging in the community; developing resiliency and coping; and uncertainty about the future.

Language and culture adaptation while establishing a sense of belonging in the community: Confidence and competence in the English language varied immensely among participants. While some individuals were proficient, most of the women sought classes to supplement their existing efficiency. Others identified vast cultural gaps that they addressed with additional resources. One participant identified barriers when seeking professional opportunities: *“I’m attending a poly cultural course and English. . . It helps for developing my English. . . One of the topics was interviews and cover letters and how to behave yourself. . . for the job.”* (Betty, 40)

The challenges associated with adjusting to a new culture and language exist within the professional sphere but also impact participants’ social ties. This was expressed by one woman who encountered difficulty maintaining ties with her community: *“We have some community with Ukrainian women in Canada; it’s difficult when you feel yourself like lonely. But I’m starting to make friendship with other women”* (Jane, 37). The forced migration and displacement associated with war present numerous challenges. One commonly cited challenge for participants included their experiences with social isolation and loneliness. Lack of preparation associated with the circumstances of participants migration furthered their fears about the future and ambiguity of what may lie ahead. Many of the women shared how stressful it was to be amid several life changes. Some struggled to find accommodation and professional opportunities, and many simultaneously experienced separations from their families and communities. One participant shared her feelings:

“... It’s not a good time of life right now. So, not having a job, moving from one job, a little job to another, and not having accommodation. Not having a steady health care service, not having good insurance and all that, not having a lot of things is huge. Not having a family right now huge, and I’d say that it’s just very uncomfortable for me.” (Sophie, 30)

Other participants shared how they mitigated disappointment by tempering expectations and not getting attached too strongly to certain outcomes. One woman shared her strate-

gies for avoiding future frustration: *“But now I live one day at a time. I’m afraid and I don’t want to plan anything so that I won’t be disappointed later.”* (Galina, 39)

Lack of stability in several areas of life was a common experience for the women and the future was often identified as a source of stress. Despite the plethora of obstacles and immense adversity faced by the participants, they were each able to identify the positive elements of their circumstances. The ambiguity and uncertainty were addressed with meaning-finding coping strategies and a growth-focused mindset. One participant defined the situation as a means to get out of her comfort zone: *“I feel like this whole process makes me a stronger person. In Ukraine, I was so set in my comfort zone, so I think that this just put me out of my comfort zone to be that strong, fearless person”* (May, 38). Another participant shared how being with family operated as a beacon of light: *“.. because it’s hard, but at the same time it makes you stronger. . . I know that I gonna be safe here, and my daughter will be safe here, you know, and I will have my family together”* (Blue, 40). In such situations where individuals lose much of their autonomy and control, coping strategies may vary. However, all the women interviewed shared approaches to coping that incorporated resilience and perseverance in the face of adversity.

4.3 The convergence of identity in professional development

This theme addresses the intersection of gender, class, and refugee status in shaping the occupational and professional pathways of Ukrainian refugee women. A common settlement concern shared among the refugee women interviewed was the inability to secure stable meaningful employment which contributes to their feelings of financial insecurity. Participants spoke of the challenges of integrating their previous professional identities into Canada’s labour market. One participant shared: *“A lot of [refugees] are stuck at this [finding employment] because they send lots of resumes and they think their resume is good but still they don’t have the job because they don’t have experience in Canada.”* (Julia, 41)

Many of the women expressed feelings of grief over the loss of their professional careers in Ukraine because of being forced to migrate. The women spoke about the difficulties they experience in finding meaningful employment in their new host country, primarily due to low language proficiency, immigration status, and lack of acknowledgement of their previous qualifications and experience. As a result, they expressed having to work in positions that did not match their qualifications, solely to meet their financial needs. While discussing these difficulties, a participant who was a teacher

in Ukraine shared: *“Even if I have my [Canadian] diploma then I still wouldn’t be able to get an equal position with other teachers. . . now I’m feeling myself like a little bit discriminated like I’m not good enough for this country.”* (Betty, 40)

The obstacles faced by refugee women in securing suitable employment limit their economic opportunities in Canada, leaving them to feel undervalued and unsettled in their professional and financial well-being. They shared the difficulties of learning to adjust to the new employment environment and negotiating their professional aspirations and immigration goals in Canada. One participant shared:

“I’m sending my resume through LinkedIn, and Indeed, and I’m looking for Facebook groups. But I don’t want a non-qualified job. I want something serious based on my background, based on my field. [...] I want just a normal, regular job because for future immigration I need to work full time for one year in some qualified job.” (Jane, 37)

The women indicated feelings of hopelessness while discussing their struggle of adjusting to the high cost of living in Canada. Attempts to secure suitable permanent employment contributed to their fears of persistent instability and insecurity in their finances. While explaining this struggle one participant shared: *“[In Canada], I don’t really know what to do. I mean because the prices are so high. So yeah, you always thinking about what I need to do to earn more money.”* (Jane, 37)

The women expressed that constant expenses and limited financial resources interfered with their ability to present themselves as a serious employee candidate. Thus, pursuing better employment opportunities contributed to their financial instability as they struggled to meet their basic needs. One participant expressed: *“I need more shifts, more work, more job, more money because we need every month [to spend] time to spend money for rent food, clothes, transport, communicate cell phone [...]”* (Yellow, 45). As parents, the women expressed expenses related to childcare and upgrading skills as barriers to securing suitable employment due to their limited finances. While describing this struggle another participant verbalized: *“I wanna find a proper education. But you need to quit your job and have some money to get an education. But I still need this money to pay my rent because it’s pretty expensive.”* (Julia, 41)

4.4 Navigating settlement

This theme encompasses the interplay of multiple oppressions in community and settlement services as well as the ways in which Ukrainian refugee women access and interact with settlement and community services. The women

spoke of the various difficulties in accessing settlement and community services upon arriving in Canada. The complexity and lack of accessibility of the settlement services and system discourages Ukrainian refugee women and leaves them feeling unsupported in their migration. One participant described their experience accessing settlement services as *“[feeling] like you’re lost like you’re misplaced”* (Sophie, 30). Another participant expressed how *“[settlement services are] not easily accessible. If they can be easily accessible, it will be helpful. People have to do a lot of work to access them, even the refugee women.”* (Macy, 26)

Lack of cohesion of information on settlement services caused feelings of “where to even begin”. Limited knowledge and understanding of settlement services fueled a narrative of discontent, which included concerns related to awareness about the availability of settlement services. For instance, the women indicated confusion about what settlement services are, how and where to access them in their community, and a lack of trust in the legitimacy of some settlement organizations left participants with lots of questions unanswered. As described by one participant:

“[There are difficulties] to find the right [settlement services]. You don’t know the right one. I’m new here. I don’t know [the] right one. I could just get scammed. I could just be thrown off guard, I mean. So, you just end up asking a lot of questions [...]” (Macy, 26)

The lack of clarity in information and support related to settlement creates feelings of anxiety and distress in the women as one participant expressed:

“[My] settlement concerns arise from uncertainty. . . We have a contract to rent an apartment until this May, and what will happen next? Will we have enough money to live here? [...] If I stay in Canada, I will have to look for a job for about a year and I don’t know where to start yet. And I don’t know how to handle these issues.” (Galina, 39)

Due to the lack of awareness and the absence of reliable settlement service information, the women indicated they utilized their social networks of friends and family already settled in Canada as primary resources. Moreover, when speaking about information about settlement services, participants described the information as overwhelming, uncoordinated, and difficult to understand. This was of particular concern for those with low English proficiency, and limited support to address language barriers. One participant shared: *“[The settlement organization] just give all this information that is useful but is too much”* (Alma, 23). While another participant suggested: *“Maybe to create some kind of system where you can find all services in one place because when*

[refugees] came here they don't know what to do [and] what to do next." (Lina, 25)

Dissatisfaction with the settlement services results in women's seclusion and isolation. Participants expressed dissatisfaction with settlement services related to the long wait times, lack of accessibility, and incoordination between services. The high demand for settlement services due to current global conditions has contributed to long delays in accessing them for refugee women. One participant shared: "There [are] so many queues, there [are] so many waits, there [are] so many people that are waiting to get the services." (Sophie, 30)

The participant further depicted the experience of obtaining settlement service as a "journey" by sharing:

"[When] accessing [services], I'm not the only one that needs that service. [There are] a lot of people, hundreds, thousands that need it. So going there, you're gonna meet a large crowd, a long queue. [...] It could be a long process, and it could be very tiring honestly [...] That's why I call it a journey, getting the services." (Sophie, 30)

The "journey" of accessing settlement services emphasizes the significant time and effort required by the women to access these services. As a result, many participants shared that they were unable to receive the necessary support within the given time frame, contributing to feelings of seclusion and isolation. One participant recalled her experience of trying to access support to secure housing prior to migrating to Canada:

"[A settlement organization said] that if I need an apartment for 2 weeks, I can send [a] message and they will help you find something. So, I sent a message and have no answer. I [came] to Canada [in] October, and they answer me only 3 weeks later. . . But now I'm already here. I think if [the] government could help with apartments, not private houses, just some apartments" (Sophia, 38)

Many of the women shared notable struggles in securing housing upon arriving in Canada. Common obstacles in securing rental housing included high rental prices, limited options, and required credentials/documentation for rental applications. The lack of adequate government support in providing accessible and suitable housing for refugee women exposes them to discrimination during the rental process, leaving them vulnerable to social exclusion.

5. DISCUSSION

Polarization of ideologies around economic transactions, climate change, and war creates an urgency to understand refugee resettlement. Intersectionality offers us a compre-

hensive analysis to understand the complexity of women's experiences beyond gender and racial identities.^[20,21] Intersectionality untangles the process of forced migration and offers us a better understanding of how the disruptive process of a refugee of war shapes refugee women's experiences of economic and social integration in the host country.^[19] Through descriptive qualitative analysis, four areas emerged as thematic lived experiences for newly arrived Ukrainian refugee women as they negotiate Toronto's health and social service systems.

The Ukrainian population is not perceived as a visible minority, although their entrance into a neoliberal global society as survivors of war, exposes them to unique levels of vulnerability. Ukraine's population self-identifies as 77.8% ethnically homogenous in race and as Orthodox Christians.^[33] However, Canada, and Toronto, in particular are largely comprised of racially visible populations at 55%.^[33] Unsurprisingly, this research uncovered concerns over cultural adaptation as these newly located families experience a shift in social status and location. Examining the experiences of Ukrainian refugee women in the Canadian post-migration context calls for a comprehensive exploration of the structural, disciplinary, hegemonic, and interpersonal domains,^[21] as these structures could pose challenges in their integration into Canadian society.

Our study findings reveal that gendered and racialized perceptions of threat and vulnerability dominate Ukrainian refugee women's narratives. The study findings also elucidate that even highly educated refugee women may face difficulties if their qualifications are not recognized in Canada or if there are language barriers. Discrimination based on their refugee status or gender can also hinder their ability to utilize their education. They may also face stereotypes or biases that question their competencies, further affecting their professional opportunities.

Additionally, while Ukraine has had fragile relationships with racialized groups in their country of origin, the term refugee and some groups of immigrants has been deeply stigmatized and racialized. Refugees are associated with terms such as "weak, low-skilled, poor, and uneducated." This public discourse views refugee women as a drain on public resources already overly burdened by naturalized citizens and permanent residents. Thus, the perceived vulnerability and fear expressed by Ukrainian refugee women in this research appear relative to their status.

The pattern of results is consistent with previous literature that refugee women's experiences are gendered and impacted by culture and social identities of these women in the host countries.^[34-37] The results of this descriptive re-

search yielded financial insecurity, labor market requirements and language barriers as a conduit for sustaining Ukrainian comparable employment in Canada. Similar to the concerns of other refugee groups entering Canada, English as a second language is complicated with numerous dialects and semantics germane to Western culture.^[34-37] The challenges of proficiently grasping this new language can be both externally and internally assigned as a personal deficit. According to the Organization for Economic Co-operation and Development (OECD), pay equity and employment gaps are prevalent across Canada with variants among provinces. In the context of women engaged in full-time employment, a gender earnings gap of 16.1% exists, as per the annual median earnings differential between women and men, with men's earnings serving as the reference point.^[38] This gap is further complicated by fields of study, hourly earnings, and skill levels. The women's concerns around economic stability and financial mobility, despite some having advanced degrees, seemed to be supported in current economic trends.^[38] Moreover, the access to full-time jobs impacts the access to private health insurance to supplement the public options provided through the 1984 Canada Health Act.

The study findings revealed that language influences the ability to access culturally informed mental health services. This finding is congruent with other evidence in literature.^[39-41] The participants expressed the need for health and mental health services sensitive to their relocation as war refugees. The preferred monitoring of health and wellness as described by one of the participants is most accessible through private insurance in Canada, similar to that in Ukraine. Overwhelming women in this research study were concerns about emergency survival provisions, as well as anticipated stability for themselves and as parents. As a result of war, they have been forced into a system that is both unfamiliar and sometimes inhospitable. Unfortunately, the inheritance of neoliberal health care and social service system, with its built-in inequities, is further exacerbated by their status as refugees.

The findings of this study open several avenues for future research, particularly in exploring the longitudinal impact of resettlement on Ukrainian refugee women in Canada and the evolution of their coping strategies over time. Future studies could benefit from a longitudinal approach, tracking changes in experiences, challenges, and adaptation strategies as refugees navigate through different stages of settlement and integration. Additionally, comparative analyses between different refugee populations could provide richer insights into the unique and common challenges faced by refugees from diverse backgrounds, as well as the effectiveness of various support systems and policies in facilitating their adap-

tation. There's also a need for more in-depth exploration into the role of community networks and cultural practices in the resilience and mental health of refugee women, offering potential pathways for targeted interventions and support programs. These areas for further research not only extend the knowledge base but also have practical implications for developing more nuanced and effective support mechanisms for refugees.

5.1 Study implications

This research can produce a critical discussion around Ukrainian refugee women's experiences of resettlement and negotiating health care and social services and might inform better social and health services, policies, and practices. It is anticipated that by shedding light on the intersection of multiple social identities, unequal social power structures, and inequality, improving the refugees' access to social and health care services is possible. The study findings emphasize the vulnerabilities and strengths of Ukrainian refugee women and advocate for their empowerment and recovery. Moreover, the study findings might inform the development of new models of resettlement, social welfare legislations and access to social and health care services suggested by Ukrainian refugee women to promote their own health. This study aligns with the International Journal of Healthcare interests as it vividly portrays migration, the intersecting factors that forcefully compel Ukrainian refugee women's emigration, integration, settlement and the implications for the new hosting countries. The findings might serve as a foundation for strengthening current programs, legislators and the community at large, potentially improving the health of these women. Furthermore, policymakers must be cognizant of the impact of culture and the necessary support and information to reappraise refugee women's cultural worldviews and social integration with the new societies.

5.2 Study limitations

One notable limitation of this study lies in its reliance on self-reported data, which may introduce a degree of bias and limit the accuracy of the findings. Participants' recollections and interpretations of their experiences can be influenced by various factors, including memory recall issues and the desire to respond in a manner they perceive as socially desirable or expected by the researchers. This subjectivity could skew the data, potentially leading to an overrepresentation or underrepresentation of certain experiences or coping strategies. Furthermore, the depth and breadth of the insights gathered are contingent upon the participants' willingness to share personal and potentially sensitive information, which might not fully capture the complexity of their experiences. Such limitations highlight the necessity of interpreting the

study's findings within the context of these constraints, acknowledging the potential impact on the generalizability and applicability of the results.

6. CONCLUSION

This study revealed that Ukrainian refugee women's settlement and negotiating social and health services in communities in Ontario, Canada, are of significance and require further investigations. These results are consistent with earlier findings from studies on the disparities in health that Ukrainian refugee women in different Canadian communities' experience. We contend that any similarities or differences in Ukrainian refugee women's experiences of settlement and integration depend on the nuanced interactions between gender and a specific location or context. Due to these complex and intersecting factors, among others, social and health services designed to promote meaningful and effective settlements and integration among Ukrainian refugee women must be culturally and contextually tailored.

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AUTHORS CONTRIBUTIONS

This work was a collaborative effort that brought together diverse expertise and insights. AA conceptualized the study, secure funding and led the research design. CG and MH were instrumental in data collection and analysis. KM contributed to the interpretation of results. RY, DM and YY provided critical revisions and added intellectual content to enhance the manuscript. All authors reviewed and approved the final version of the manuscript for publication.

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CONFLICTS OF INTEREST DISCLOSURE

The authors declare no conflicts of interest.

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The data that support the findings of this study are available on request from the corresponding author. The data are not publicly available due to privacy or ethical restrictions.

DATA SHARING STATEMENT

No additional data are available.

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