Building Forward: Creating a More Equitable, Gender-Just, Inclusive, and Sustainable World
Executive Summary

The effects of the COVID-19 pandemic have undoubtedly been, and continue to be, terrible for individuals, communities, and countries. Yet the crisis provides the world with a unique opportunity, an opportunity to build forward rather than back. The purpose of this report is to highlight how best this can be done, via a holistic approach to economic, environmental and humanitarian policies, and by putting women and girls at the centre of recovery and reform.

Through a comprehensive process of listening and learning, including reviewing hundreds of resources, CARE has identified women’s economic justice and rights, green and gender-just recovery, and humanitarian response reforms as being key to building forward from COVID-19. Funding the prevention and treatment of the pandemic in a gender-equitable manner will be a critical tool in taking this approach forward.

Women in the frontline

In just six months, the COVID-19 pandemic has changed the world forever. The spread of the virus has triggered a global humanitarian crisis, infecting nearly 33.8 million people and killing nearly 1,010,000 people. Borders have closed and economic activity has stalled, leading to predictions that the global economy will shrink by US$12 trillion by the end of 2021. The world lost the equivalent of 400 million full-time jobs between April and June 2020. In parallel, climate extremes have caused additional humanitarian hardship and suffering and suffering in many places and threaten to further unravel decades of development progress.

Although preliminary analyses indicate that COVID-19 poses a greater risk of severe illness and mortality to men than women, women and girls – particularly those affected by systemic inequalities – are bearing the brunt of the socioeconomic seisms that the pandemic has created. COVID-19 has disproportionately exposed women to health risks, as they make up the majority of health and social care workers, and disproportionately affected their livelihoods – they are 1.8 times more likely to have lost their jobs during the crisis. At the same time, the already high amount of unpaid care work that women and girls perform, caring for elderly or sick family members and children out of school, is predicted to have risen by 1 to 2 hours per day.

Lockdowns implemented to curb the spread of the virus have contributed to an increase in gender-based violence (GBV). For example, calls to domestic violence hotlines have risen between 60% and 775% in some countries since the pandemic began. Lockdowns have also caused global food insecurity to soar, which particularly affects women and girls in humanitarian settings. Meanwhile, movement restrictions have hampered relief organisations’ responses to climate change-exacerbated natural disasters, which in turn

uniquely disadvantage women and girls.

**COVID-19 response and recovery as an opportunity**

These effects are well known, yet the immediate health and socioeconomic COVID-19 responses mobilised by national and international decision-makers have largely failed to focus on or prioritise the capabilities and needs of women and girls. It is critical that we respond to the pandemic’s immediate impacts on health and economies. But at the same time, COVID-19’s longer-term repercussions continue to unfold, threatening development progress, imperilling women’s justice and rights, and allowing societies to push past the bounds of what the planet can bear. Ameliorating or reversing the impacts of the pandemic requires longer-term, deliberate strategies and funding to recover from and prevent future crises.

In fact, the pandemic has provided a regenerative opportunity to ‘build forward’. To seize this opportunity, decision- and policy-makers must take a bold and comprehensive approach, one that pays special attention to women’s economic justice and rights, green and gender-just recovery, and humanitarian response reforms, while ensuring women’s leadership across the board. ‘Building forward’ requires more than returning economies and societies back to where they were before COVID-19. Rather, it involves tackling some of the world’s systemic inequalities and their related failures in order to build a more equitable future. Rebuilding more equitable economies and societies can in turn support a strong pandemic recovery: prioritising women’s economic opportunities can stimulate global gross domestic product (GDP) growth by US$5 trillion.\(^\text{10}\) However, if existing issues are not addressed, global GDP could decrease by US$1 trillion by 2030.\(^\text{11}\)

There is recognition from a multitude of actors – from certain governments to international institutions, from cities to private business and civil society – that the COVID-19 recovery can be an opportunity to correct the previous imbalances and advance much-needed reforms. This provides a beacon of hope that the crisis will catalyse increased political momentum and help lead to a better, more just and sustainable future.

**Recoveries must reverse ingrained injustices**

Even before COVID-19, our systems – our economic and financial structures, our ways of operating at the expense of the world we live in, our humanitarianism – did not work well. They contributed to widening inequity and accelerated the climate crisis. Many women were already engaged in precarious forms of work and in the informal sector. They were largely left unprotected from crises: social protection schemes did not sufficiently cover the sectors – such as entertainment and hospitality, or the informal economy – where women worked. Nor did they safeguard women who faced structural discriminations, such as women of colour or those with different migration statuses. Underlying gender discrimination further prevented women and girls from fully realising their economic rights and opportunities. They performed three times as much unpaid care work as men and had significantly lower access to and control over productive resources, assets and rights (see Chapter 2).

Few countries have made much progress toward addressing climate change or the equity dimensions of the climate crisis. The richest 1% of the global population contributes more to the climate crisis than the poorest 50%. Annual fossil fuel subsidies continue at a scale equivalent to 20 to 30 times the estimated cost of climate change adaptation in developing countries for 2030 or approximately 170 times estimated annual humanitarian finance needs.\(^\text{12}\) Yet most of the solutions needed to tackle climate change already exist today. Many can provide joint benefits to both COVID-19 response and climate action in terms of mitigation and adaptation, while also


\(^{12}\) See ‘Ensuring a Green and Gender-just Recovery for Climate Resilience and Emission Reductions.’ p. 27.
delivering strong economic opportunities for women. For example, while women hold just 22% of energy sector jobs overall, the renewable energy sector employs around 32% women. It is also thought that a care-led recovery (a sector that employs mainly women) would be a potentially green recovery, as care produces relatively less greenhouse gas emissions compared to other sectors (see Chapter 3).

Women and girls – including when it comes to designing recovery policies – are largely absent from decision-making fora, which means their voices and priorities are not reflected in policies or political action. CARE has found that women made up just 24% of national-level COVID-19 response teams and that some countries sampled had not made any gender-specific COVID-19 funding or policy commitments at all. This is despite a study of 197 countries that found those with women leaders had significantly fewer deaths from COVID-19 (see Chapter 4). The absence of women is also evident in climate fora: CARE’s analysis of almost 350 climate-relevant measures and policies from the G20 countries found that none had an explicitly gender-differentiated approach or specifically supported women in the workforce. Analysis of the climate performance of recovery packages announced by governments also demonstrates the lack of attention paid to gender equality (see Chapter 3).

Meanwhile, humanitarian organisations, which aim to help people affected by emergencies, are frequently ignorant of their own biases and how perceptions regarding gender negatively influence their operations and the people they aim to support. For example, of 20 humanitarian and multisector COVID-19 response plans developed for countries in the Asia-Pacific region, 25% made no mention of any form of engagement with women’s groups or networks. Making matters worse, humanitarian responses often ignore women and girls, failing to fund either the activities that women and girls identify as most needed or the organisations that they lead.

These failures are compounded by gaps in humanitarian and development data collection, analysis and use, which rarely collect data disaggregated by sex or other factors. For example, recent research on COVID-19 and hunger response strategies found that 46% of the documents reviewed did not mention women and girls at all and did not provide any sex- and age-disaggregated data. Intentional or not, this renders women and girls largely invisible, makes responses less effective, and means there is no evidence to determine how successful responses are for women and girls or how to improve them (Chapter 5).

Even pre-COVID-19, we were off track to achieve the Sustainable Development Goals. The decline of global poverty has slowed in recent years, while women and girls continue to be subjected to practices that negatively affect their lives and livelihoods. The repercussions of COVID-19 have further put these goals out of reach, reinforcing existing inequalities. Without mitigation, the pandemic could push an additional 47 million women and girls into poverty by 2021 and widen the gender gap of extreme poverty to 121 women living on less than

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US$1.9 per day for every 100 men. This would mean that 435 million women would be living in extreme poverty.

An evaluation of European Commission development funding found the percentage of development funding dedicated to strengthening gender equality remains very low, at around 3% in the period of 2014–18. Most current responses have failed to help shift the world to sustainable and resilient trajectories – and may even reinforce inequalities and make climate change worse. COVID-19 recoveries must intentionally reverse these developments (see Chapter 6). This requires a significant change in direction toward funding the prevention and treatment of COVID-19 in a way that takes gender into account.

How to begin building forward

This report is meant to help governments, international decision-makers and private sector stakeholders determine where to begin when building forward in these three interconnected areas, and how to effect concrete and bold changes.

‘Building forward’ means taking a holistic approach to economic, humanitarian and environmental policies, as the three areas of women’s economic justice and rights, green and gender-just recovery, and humanitarian response reforms are inextricably intertwined.

Climate change is causing more humanitarian crises and eroding previous development gains, to respond, the humanitarian sector must adapt. Humanitarian assistance alone is not sufficient. Sustainable recovery from crises and transformative development cannot take place without strengthening women’s rights and opportunities, including in the economic sphere. Securing women’s and girls’ justice and rights is essential to securing their access to education and economic opportunities, and to building sustainable livelihoods to help them escape poverty.

To turn the tide and foster an equitable, gender-just and sustainable recovery, we must act now. To build forward, national governments and donors, multilateral organisations and private sector stakeholders should consider the following issues and recommendations:

- Inequitable gender norms and patriarchal systems continue to disadvantage women and girls. These lead to a range of inequalities, from GBV to the undervaluing of domestic and care work, to women’s exclusion from leadership positions. All actors must prioritise gender equity throughout their strategies for economic and financial recovery, environmental policies and humanitarian response. This means including women and girls in decision-making at all levels, shifting focus towards policies and measures that prioritise women and girls and strengthen gender equity, and engaging in organisational culture change that deconstructs harmful power structures and elevates and empowers women (Chapters 2, 3, 4, 5).

- Women and girls face significant structural barriers that prevent them from fully realising economic justice and rights: they perform three times as much unpaid care work as men and boys, an amount that has increased 30–40% since the start of the pandemic. Inadequate safety nets and social protection schemes further impact their capacity to deal with crises and absorb economic shocks. To build forward,
decision-makers must urgently **correct against the inequitable unpaid care burden and invest in universal social protection and safety nets during crises**. This requires investing in care and social services, while fostering the recognition, reduction and redistribution of unpaid care work, including by providing affordable and accessible childcare services, parental leave, flexible working and other family-friendly work policies. Decision-makers should also work towards providing gender-sensitive universal social protection and set up a global, multilateral fund for social protection as a first step (Chapter 2).

- The economic effects of the pandemic have disproportionately harmed women and girls, who tend to be concentrated in the hardest-hit sectors or the informal economy. This is contributing to an increased risk of exposure to GBV, at home and in the workplace. Decision-makers should build forward by **promoting proactive labour market policies that create jobs, protect labour rights and ensure safety in the workplace**. Special consideration must go to workers in the informal economy. To prevent sexual harassment at work, governments should urgently ratify, resource and implement the International Labour Organisation’s Violence and Harassment Convention (C190), while businesses should strengthen their policies and practices to meet this new international labour standard (Chapter 2).

- In low-income countries, just one in four businesses is owned by women, while only 67% of women hold a bank account with a formal financial institution, compared to 72% of men. Women’s entrepreneurship is a precarious form of work, and access to financial products and services is often the only means that women have to cope with crises. To build forward, decision-makers should **strengthen women’s entrepreneurship and business opportunities and reduce barriers to access financial products and services**. Fostering women’s inclusion throughout value chains and developing gender-specific financial products and services is a good first step. (Chapter 2).

- Climate change and weather extremes are having a devastating effect on communities around the world, particularly those in lower-resource countries. In some instances, climate change is exacerbating or causing new humanitarian crises. Pandemic recovery plans provide an opportunity to mitigate these effects, while **building forward in a way that increases the resilience of women, girls and marginalised groups to climate- and pandemic-related shocks and stresses**. Recovery strategies should harness synergies between recovery and green climate mitigation measures by focusing on renewable energies, ecosystem protection, climate-resilient agriculture and climate adaptation in a gender-transformative way and at a scale consistent with the Paris Agreement’s 1.5°C, resilience and finance goals (Chapter 3).

- Too often, economists and humanitarians fail to collect sex- and age-disaggregated data. This leads to women and girls being ‘invisible’ in data collection, a problem that carries through to the analysis and use of data. As a result, policies do not account for the capabilities and needs of women and girls. **All actors should prioritise collecting sex- and age-disaggregated data, use gender analyses to make sense of the findings, and apply those findings in their responses.** Donors should also refuse to fund programmes that do not account for the different needs and abilities of different groups, particularly women and girls (Chapters 2, 5).

- The pandemic, with its serious economic repercussions, poses a grave risk to maintaining the quantity and quality of climate, development and humanitarian financing. Using COVID-19 as an excuse to reduce funding levels will exacerbate the effects of the pandemic and forestall global progress. Donors should **mobilise adequate and increased public funding for COVID-19 recovery, alongside continued funding**

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for gender-equitable COVID-19 treatment and prevention. Decision-makers should then use this funding to respond to people’s needs in ways that honour and increase their agency and resilience, deconstructing and recreating more equitable and sustainable systems. This must include delivering on official development assistance (ODA) and climate finance commitments and redirecting harmful fossil fuel subsidies. Equally, donors and multilateral institutions should hold themselves accountable to ensure that they do not fund any gender-ignorant policies or programmes (Chapters 5, 6).

- Programmes that are essential for many women and girls – such as sexual and reproductive health, or those focused on gender equality and empowerment – are chronically underfunded. Similarly, women-led and/or women/gender-focused organisations, which are often best placed to respond to the needs of women and girls, receive little direct or indirect funding. The COVID-19 pandemic has exacerbated these trends and is further imperilling the health, safety, and well-being of women and girls. Donors must increase the amount of funding that goes to essential programmes for women and girls and women-led and/or gender-focused organisations. (Chapter 5).

These recommendations are not temporary fixes that can be abandoned after the immediate threats of the pandemic have faded. They are necessary now – and permanently. They are a starting point for the systemic changes that are so desperately needed to move beyond rebuilding, towards building forward, and to achieve gender justice and sustainable and equitable systems, once and for all.
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### Acronyms and Abbreviations

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<th>Acronym</th>
<th>Definition</th>
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<tbody>
<tr>
<td>GBV</td>
<td>Gender-based violence</td>
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<td>GDP</td>
<td>Gross domestic product</td>
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<td>GHRP</td>
<td>UN Global Humanitarian Response Plan</td>
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<td>IATI</td>
<td>International Aid Transparency Initiative</td>
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<td>IEA</td>
<td>International Energy Agency</td>
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<td>ILO</td>
<td>International Labour Organisation</td>
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<td>INGO</td>
<td>International NGO</td>
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<tr>
<td>KYC</td>
<td>‘Know your customer’</td>
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<td>MSME</td>
<td>Micro, small and medium-sized enterprises</td>
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<tr>
<td>NDC</td>
<td>Nationally determined contribution to the UNFCCC</td>
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<tr>
<td>NGO</td>
<td>Non-governmental organisation</td>
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<tr>
<td>OCHA</td>
<td>UN Office for the Coordination of Humanitarian Affairs</td>
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<td>ODA</td>
<td>Official development assistance</td>
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<tr>
<td>OECD</td>
<td>Organisation for Economic Co-operation and Development</td>
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<tr>
<td>PPE</td>
<td>Personal protective equipment</td>
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<tr>
<td>RGA</td>
<td>Rapid gender analysis</td>
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<tr>
<td>SADD</td>
<td>Sex- and age-disaggregated data</td>
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<tr>
<td>SEA</td>
<td>Sexual exploitation and abuse</td>
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<tr>
<td>SRHR</td>
<td>Sexual and reproductive health rights</td>
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<tr>
<td>VSLA</td>
<td>Village savings and loans association</td>
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1. Introduction

In just six months, the COVID-19 pandemic has turned life as we knew it upside down. The spread of the virus triggered a global humanitarian crisis, infecting nearly 33.8 million people and killing nearly 1,010,000 people.26 Borders have closed and economic activity has stalled, leading to predictions that the global economy will shrink by US$12 trillion by the end of 2021.27 Financial flows, such as remittances,28 have been affected, while official development assistance (ODA) to the poorest countries is likely to decline, further undermining livelihoods.

Why focus on gender equality?

While these upheavals are affecting everyone around the globe, the social and economic repercussions of the crisis have disproportionately affected women and girls, as well as those marginalised on a variety of bases or experiencing overlapping humanitarian crises.29 The pandemic and its repercussions have reversed development progress by approximately 25 years.30 Without protective measures to mitigate the effects of COVID-19, the crisis could push an additional 47 million women and girls into poverty by 2021. This would mean that 435 million women would be living in extreme poverty.31

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The effects of COVID-19 have increased inequalities and made them more visible. Experiencing poverty and food insecurity each increase a person’s risk of dying from COVID-19 by 1.4 times. Moreover, women and girls who already affected by forms of discrimination such as racism and sexism, are at greater risk of contracting or dying from COVID-19. They are also more exposed to the secondary effects of the crisis, such as job losses, which are often aggravated by a lack of social protection and safety nets. These risks overlay and augment already wide gender gaps. In 2021, there will be 118 women living in poverty for every 100 men; this ratio could increase to 121 women living in poverty for every 100 men by 2021.

Furthermore, neglecting the promotion of gender equality risks a rebound against economic recovery goals. For example, conservative estimates suggest that global gross domestic product (GDP) growth could be US$1 trillion lower in 2030 if nothing is done to address current trends in women’s unemployment. Prioritising women’s economic opportunities and access to finance can itself contribute to growth: women’s entrepreneurship could stimulate growth by US$5 trillion, while women’s access to finance increases their spending on health, education, housing and food, thus helping accelerate inclusive development.

**COVID-19 has disproportionately affected women and girls, yet they are shut out of response and recovery**

![Diagram showing the impact of COVID-19 on women and girls](image-url)

- Globally, 40% of all employed women work in hard-hit sectors, compared to 36.6% of all employed men.
- Over 243 million women and girls were subjected to sexual and/or physical violence perpetrated by an intimate partner in the year before the pandemic. Reports of increased calls to help lines around the world indicate a surge in violence against women and girls.
- Women are shut out of political leadership positions. Fewer than 10% of countries have a female head of government or state; just 7% of countries have at least 50% women in their national cabinets; and only 4% of countries have at least 50% women in their national legislature.
- Of the over $20.36 trillion of COVID-19 funding, only 0.13% has been allocated to gender-focused areas.

**Evidence:**
Returning to ‘normal’ is not enough

It is clear that the world as it was structured before the pandemic was profoundly unequal. The international community was already at risk of failing to achieve the Sustainable Development Goals and the pledge to ‘Leave No One Behind’ – to reach the people who need it most, first and foremost. This makes it even more evident that returning to the status quo will not be enough. As decision-makers work to address the pandemic’s broader repercussions, they must also look toward the future.

This is necessary since the pandemic, terrible as it is, is also a wake-up call, an opportunity to correct the systemic inequalities and power imbalances that have prevented women and girls from realising justice and fully accessing their rights. To make use of this opportunity, decision-makers and all stakeholders must learn from and correct past shortcomings. They must boldly reimagine and rebuild systems and societies that are just, equitable and sustainable. **We cannot build back; we must build forward.**

To determine how best to build forward, with and for women and girls, CARE conducted comprehensive reviews of hundreds of resources from before and during the pandemic, as well as carrying out multiple internal consultations with global staff. This process of listening and learning led CARE to identify **women’s economic empowerment, green and gender-just recovery, and humanitarian response reforms** as key concerns. These are therefore the focus of this report. At their root, these issues stem from the same elemental factor: unequal power relations across countries and within societies.

**Women’s economic empowerment, green and gender-just recovery and humanitarian response reforms are the key to building forward**

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Of course, these are not the only ways in which inequitable power dynamics manifest or the only issues that need to be addressed. But women’s economic justice and rights, green and gender-just recovery, and humanitarian response reforms are inextricably intertwined. Climate change is resulting in more humanitarian crises (and eroding previous development gains); to respond, the humanitarian sector must adapt. Humanitarian assistance alone is not sufficient; recovery from crises and transformative development cannot take place without women’s economic empowerment. Women and girls require justice and rights to access education and economic opportunities, and to build sustainable livelihoods to help them escape poverty.

The trillions of dollars in resources mobilised in the coming months must be used to respond to the needs of populations around the world in ways that honour and increase their agency and resilience, and that deconstruct and recreate more equitable and sustainable systems. The risk is high; if governments and donors fail to drive bold action and mobilise adequate – primarily public – financing to implement new systems equitably and sustainably, they could foment much deeper inequalities and crises. Now is the time for innovative action and courage to construct a more equitable future.

Three key areas of concern

This report is meant to help decision-makers determine how to begin listening to women and girls and shaping their actions to support the efforts of affected communities to build forward in these three interconnected areas: women’s economic justice and rights, green and gender-just recoveries, and humanitarian response reforms. To help catalyse concrete and bold changes, governments, international decision-makers and private sector stakeholders should invest in increasing women’s leadership at all levels and support efforts to transform the imbalanced power systems that have perpetuated inequality.

The report can be considered in its entirety or each chapter may be used as a discrete resource by decision-makers focused on a particular issue. Following this introduction, Chapter 2 focuses on women in work, their economic opportunities and how to tackle barriers to economic justice. Chapter 3 looks at a green and gender-just recovery, and the role of gender in climate resilience, while Chapter 4 focuses on the importance of women’s leadership. Chapter 5 addresses humanitarian responses, including gender inequality in the sector, the need for transparent funding, and the role of data disaggregated by gender. Chapter 6 looks at incentives and finance, while Chapter 7 provides a brief conclusion. Each chapter offers actionable recommendations for national governments, donors and multilateral institutions, and, where appropriate, the private sector, as well as international organisations, including CARE.

Beyond these specific recommendations, a cross-cutting theme emerged. In order to build forward, the international community must include, account for and support women and girls. Women and girls in their diversity must be involved, at every level, in making decisions about their own lives and on behalf of their communities, during the COVID-19 response and recovery and beyond. Due to their lived experiences, they are best suited to shape gender-transformative policies and drive progress. Decision-makers must apply intersectional, gender-sensitive lenses to every policy and programme that they design or approve, whether they are part of international economic recovery plans or humanitarian response programmes. Donors must fund the organisations that women and girls lead and are equitably represented in, and the activities that they prioritise.

42 See ‘Promoting Women’s Leadership in the Recovery and Beyond.’ p. 36.
CARE’s role

A call to build forward cannot proceed without international organisations, including CARE, recognising that they exist within a wider system that is rooted in colonialism and white supremacy, which can forestall development and humanitarian progress and perpetuate inequalities. Acknowledging the inequitable systems that structure societies is key for an equitable recovery. CARE recognises that it is part of those systems and continues to work to transform them. As part of CARE’s Vision 2030, CARE as an international organization has agreed to various commitments, which include:

- **Doing the work of anti-racism.** To be anti-poverty is necessarily to be anti-racist. We will take on critical listening and learning and do more to make clear that fighting racial injustice is part of our commitment to social justice. Placing these principles at the heart of our work – from how we hire and promote, to how we govern and lead, and mobilise resources and partners – will enable us to be more innovative and deliver faithfully on our mission.

- **Promoting diversity, equality and inclusion in our leadership spaces.** Leadership and governance models and spaces, including CARE International membership, will reflect the global diversity of CARE. This goes beyond membership alone, to include more voices from the Global South in leadership spaces, as well as more under-represented groups in managerial and leadership positions. In 2014, for example, CARE had only two members from the Global South. Today, CARE consists of 13 members from the Global North and 8 from the Global South, and we continue to evolve and diversify our membership to address this imbalance.

- **Identify tensions and intentionally cultivate dialogue around them,** including openly and continuously seeking to understand and address unequal power dynamics both within CARE and in our interactions with others. Global North members will shift decision-making and financial and technical resources ‘closest to proximity’ of an issue. Our operating models, governance and behaviours will also evolve to support our networked vision.

- **Embrace ‘new power’ and broaden partnerships in support of civil society in our membership.** We see our partners as agents of change, particularly youth and social movement actors, feminist and gender-focused organisations, activists and aligned and progressive private sector actors. We will prioritise relationships with feminist organisations and identify opportunities to support their agenda. We will invest in civil society strengthening and act as a convener, ally, amplifier and resource partner. As an international organization, we recognise that our role in the future will be that of bridge-builder, connecting ‘new power’ movements to ‘old power’ in ways that influence, transform and accelerate change. We will adapt our internal systems to enable us to work with informal and formal actors, as needed for optimal impact.

We understand that we cannot do this work alone. We must listen to the voices of colleagues within CARE, and we must engage with each other equitably and respectfully. We call on donors and our peer INGOs to join us in an ongoing dialogue to critically examine and ultimately deconstruct unequal power dynamics in the wider system within which we all exist.

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2. Women’s Economic Justice and Rights

Women’s access to and control over resources and economic opportunities is a key pathway out of poverty. It is also the foundation of strong economies and equitable societies. Women’s access to dignified work or business opportunities provides income opportunities and safety nets, while access to financial products and services enables women to invest in a business, build up savings to fund expenditures, and manage risk and crises.

The Sustainable Development Goals commit to fostering women and girls’ justice and rights. Yet progress has been weak and current economic systems are gender-inequitable or even exacerbate inequalities. Persistent gender gaps exist across the spectrum of women’s economic activity and access to finance. Women lag behind men in labour force participation and are disproportionately represented in the lowest paid and most

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44 This section was prepared by CARE Women’s Economic Empowerment colleagues around the world, with substantial contributions from: Mareen Buschmann, Hester Le Roux, Rebecca Wilton, Jo Howarth, Solange Hai, Aisha Rahamatali, Sarah Kitakule, Grace Majara, Joe Sutcliffe, Alex Eastham, Rathi Mani-Kandt, and Claire Hancock. Any omissions are unintentional.
47 As part of the SDGs on tackling poverty and inequalities and achieving economic prosperity, and as cross-cutting enablers for the entirety of achieving Agenda 2030.
49 A recent ILO-UN Women study found that the labour force participation rate of prime-age men (aged 25 to 54) is 95%, compared to 52% for prime-age women, revealing a gender gap in labour force participation for this age group of 43 percentage points. These averages mask huge variations between countries and regions, as well as by household status. See Gammarano, Rosina. ‘Having kids sets back women’s labour force participation more than getting married.’ ILO. https://ilostat.ilo.org/having-kids-sets-back-womens-labour-force-participation-more-than-getting-married/.
precarious forms of work. Globally, women are paid 20% less than men on average, though in some countries and sectors the gender pay gap is much higher. In low-income countries, just one in four businesses are owned by women, while only 67% of women hold a bank account with a formal financial institution, compared to 72% of men. Women and girls further face structural barriers, such as a higher share of domestic and unpaid care work, and norms that exclude them from inheriting, having land rights or controlling resources. These barriers limit women and girls’ economic opportunities or ability to pursue an education. Underfunded public services, inadequate social care systems and insufficient safety nets or social protection exacerbate gender inequalities. They mean that women and girls often have little capacity to deal with a crisis and absorb economic shocks.

The socioeconomic repercussions of COVID-19 have put women’s economic justice and rights further out of reach. According to the International Labour Organisation (ILO), working hours equivalent to 400 million full-time jobs were lost between April and June 2020, with women 1.8 times more likely to have lost their jobs during the crisis. Women are over-represented in some of the sectors most heavily impacted by job losses – such as retail and garment manufacturing while the micro, small and medium-sized enterprises (MSMEs) in which women entrepreneurs are concentrated are more vulnerable to shocks and job losses. Women also dominate in high-risk sectors on the front line of the pandemic: 70% of health workers are women, many of whom have faced challenges accessing adequate personal protective equipment (PPE). Women entrepreneurs and those working in the informal sector have been particularly hard hit as they typically have little or no savings to fall back on, and no access to social safety nets. COVID-19 has further exacerbated structural inequalities. Women’s caring responsibilities are estimated to have risen by 30–40%, equivalent to an extra one to two hours each day, as the burden of caring for sick and elderly relatives and homeschooling children has fallen disproportionately on their shoulders. This is on top of the three times as much unpaid care work they do in comparison to men already.

A gender-equitable economic recovery from the pandemic needs to reclaim progress lost, accelerate positive outcomes, and address the systemic barriers that women and girls face in fully realising their economic justice and rights.

### 2.1 The world of work: accelerating access to dignified work for women

The pandemic has shone a spotlight on women working in precarious, underpaid and exploitative forms of work, including at the bottom of complex global value chains: jobs which lack social and legal protection. Workers in...
the informal economy, who constitute 60% of the global workforce, are typically not protected by labour laws or covered under social protection schemes.62

Alongside existing labour market discrimination and trends towards automation and digitisation in manufacturing, widespread job losses and other longer-term repercussions of COVID-19 are likely to result in fewer and lower-quality jobs for women and the de-feminisation of the workforce in many countries.63 Ongoing business uncertainty creates a huge risk that employers will further undercut labour standards and workers’ rights as a way to survive, potentially with the support of governments intent on keeping businesses open and retaining jobs at any cost. Women workers in both the formal and informal sectors are also at increased risk of the 'shadow pandemic' of GBV64 that has followed in the wake of the economic crisis created by the pandemic, and which is further compounding the barriers to women and girls engaging in economic activity.

Governments can **protect and accelerate work opportunities and livelihoods for women** and marginalised groups65 through a range of tools. Examples include tax holidays for employers and employment subsidies,

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particularly in the industries, sectors and types of work dominated by women and marginalised groups. \textsuperscript{66} Short-term investment in alternative livelihood opportunities for women which respond to market needs – such as production of PPE and soapy water and connecting women to e-commerce opportunities – are further proving effective during the crisis. \textsuperscript{67} To support an economic recovery, these short-term strategies should transition into established active labour market policies that support jobs creation and employability, such as providing market-appropriate hard and soft skills training opportunities for women which support workforce participation and advancement. \textsuperscript{68} In the long term, employers and governments can further support dignified work for women by targeting global value chains, \textsuperscript{69} addressing unethical purchasing practices and exploitative business models that push pressure and risk down the value chain onto suppliers and, ultimately, workers and producers. \textsuperscript{70} Ethical purchasing and business approaches can create value chains which provide decent work and enable ethical businesses to thrive. Public policies such as modern slavery legislation in the UK and Australia and the Corporate Duty of Vigilance Law in France demonstrate that governments can expand schemes to effectively demand action from businesses to respect workers’ rights and provide effective access to remedy. \textsuperscript{71}

**Strengthening workers’ rights and contribution to decision-making** is central to a just and equitable economic recovery: women and girls must meaningfully participate in the decisions that impact their working lives at all levels. \textsuperscript{72} Workers’ organisations and women’s rights organisations have played a central role in supporting workers during the COVID-19 pandemic – from providing food aid and PPE to ensuring workers receive compensation and access to services. Social dialogue, which includes all types of negotiations on a workplace’s social and economic policy, \textsuperscript{73} is essential for governments and employers to ensure a just, equitable and sustainable recovery from COVID-19.

Government and employers must ensure that **decent work and social protection** are the basis of the economic recovery from COVID-19. CARE’s experience in many sectors, from garments to tea, demonstrates that respecting workers’ rights and improving labour standards benefits everybody – workers, businesses and economies. \textsuperscript{74} Short-term social assistance schemes can provide a crucial safety net for workers, particularly in the informal economy. Such schemes must be accessible and inclusive, adequately meet need, form part of a broader package of support, and harmonise with longer-term plans to increase social protection coverage. \textsuperscript{75}

\textsuperscript{66} For example, the Cambodian government has provided tax and national insurance holidays and exemptions to employers in the garment, tourism and construction industries alongside complementary social assistance schemes for vulnerable workers.

\textsuperscript{67} Hmu, Aung Myin (2020). ‘How to Make a Washable Face Mask.’ https://www.youtube.com/watch?v=f5WwLmEXudE&t=326s.


\textsuperscript{69} In global value chains, the various stages of the production process are broken down and located across different countries - what the World Bank refers to as the ‘international fragmentation of production.’ See World Bank. ‘Global Value Chains.’ https://www.worldbank.org/en/topic/global-value-chains.


\textsuperscript{73} ILO. ‘What is Social Dialogue?’ https://www.ilo.org/ifpdial/areas-of-work/social-dialogue/lang-en/index.htm%20%d0%b8%20%d0%ba:%-%d1%82%d0%b5%d1%81%d1%82%d1%80%d0%b0%d0%bc%d0%b0%20%d0%b4%d0%be%d0%b2%d1%80%d0%b0%d0%b4%d0%b8%d0%bd%20%d1%81%d0%b2%d0%b0%d0%ba%d0%be%d0%b4%d0%b8%d0%bd%20%d0%b1%d0%b8%d0%ba%d0%be%d1%80%d1%82%d0%b8%d0%b2%d0%b0%d0%bd%20%d0%b1%d0%b0%d0%b4%d0%b0%d0%bd%d0%be%d0%b2%d0%b0%d1%82%d1%8c%d0%b5%20%d0%b4%d0%b5%d0%bd%d0%bb%d0%b0%d0%b3%d0%b0.%


In order to strengthen female participation in the workforce, workplaces need to be a safe environment for women. Ensuring health and safety at work will remain an urgent priority during the current crisis and in preparation for anticipated future crises. The ILO has produced practical guidance for employers on how to secure a safe return to work, including through providing safe working distances, adequate handwashing facilities, access to testing and paid time off for those with symptoms. Employers need to implement these measures in practice and ensure that protocols meet the specific needs and vulnerabilities of women workers, which civil society can support.

Safety in the workplace includes the urgent need to tackle violence and harassment, as part of broader action to end violence against women and girls. A small but growing number of employers are putting policies and management systems in place to deal with violence and harassment, including the impacts in the workplace of domestic violence. The recently-adopted ILO Convention 190 on eliminating violence and harassment in the world of work is a powerful new tool which can extend protections to workers in both the formal and the informal economy, as well as addressing the impact of domestic violence and online abuse.

To accelerate access to dignified work for women, decision-makers should carry out the following actions:

- Businesses at the top of global value chains must transform their business models to ensure respect for human rights, including fair purchasing practices that take into account payment of a living wage and income. Governments should legislate for this transformation, including at the supra-national level; for example, through support for the proposed UN Binding Treaty on Business and Human Rights.

- Governments must prioritise transitioning short-term, emergency schemes to protect workers and jobs during the pandemic into proactive labour market policies which support job creation and access to employment opportunities, particularly for women and other socioeconomically marginalised groups. This could include investing in public works, expanding access to training opportunities, strengthening the effectiveness of public employment services, and investing in self-employment and micro-enterprise creation – targeting feminised and green sectors in particular.

- Governments should protect labour rights during the pandemic and throughout the recovery phase, not use it as an excuse to undercut such rights. Financial support to key employment sectors should be conditional on respect for workers’ rights. Governments and employers must engage in meaningful social dialogue with workers’ organisations and women’s organisations at all levels.

- Governments must give specific consideration to the situation of workers in the informal economy, particularly women in the most vulnerable and at-risk forms of work, through the extension of legal and social protections. Specific at-risk groups, such as domestic workers, could be supported through

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77 CARE has been supporting garment industry employers to provide PPE, set-up handwashing stations and promote awareness raising of COVID-19 risks among workers.

ratification and implementation of ILO conventions, including C189, on domestic work, and C177, on working from home (‘home work’). At a minimum, governments should recognise and extend legal protections to domestic workers as formal employees.

- Governments and employers must collaborate to implement effective occupational safety and health protocols to prevent the spread of COVID-19 and future health crises, and effectively protect women workers, particularly those in at-risk occupations like health workers and domestic workers.

- Governments should urgently ratify, resource and implement the ILO’s Violence and Harassment Convention (C190), while businesses should strengthen their policies and practices to meet this new international labour standard.

2.2 Strengthening economic opportunities outside of waged employment: accelerating women’s entrepreneurship and financial inclusion

Women’s entrepreneurship is a precarious form of work: women entrepreneurs often lack health insurance, access to retirement provisions and other public provisions. If they lose their livelihood, the risk of falling into poverty is high. Even when women grow their businesses, moving marginally above the poverty line can unintentionally deny them access to the support mechanisms, such as subsidies, that they need to keep their business afloat. For example, women entrepreneurs in Peru, who had been able to move out of extreme poverty over the course of a three-year project, found themselves in a new ‘missing middle’ when COVID-19 started to

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affect MSMEs. They were no longer eligible for social safety nets for the poor, but had also not yet reached the level necessary to receive government assistance for medium-sized businesses.\textsuperscript{86}

Furthermore, women face significant barriers to accessing financial products and services\textsuperscript{87} which could help them sustain their businesses and families through crises. These barriers include lack of control over economic assets and resources, lack of literacy, limited mobility, and banks’ ‘know your customer’ (KYC) requirements to open a formal bank account and access loans. Formal requirements such as presenting an ID card or providing collateral are often difficult to meet. This is particularly the case for women in rural areas and the informal sector.

Decision-makers can strengthen women’s entrepreneurship and business opportunities through a range of public interventions: expanding social protection and public provisions to capture women entrepreneurs; dedicated investment and training to further refine women’s capabilities; and enhancing decision-making and leadership skills. They can also generate an enabling environment through inclusive laws, policies and social norms that uphold women’s rights. Training to diversify entrepreneurial activities can particularly help tackle the risks associated with women-run businesses that focus on one income source or require certain market conditions, risks that COVID-19 has further evidenced.\textsuperscript{88} Labour market policies need to ensure that women entrepreneurs can access such training, to be ready to adapt to market fluctuations and shifts in demand when a crisis occurs.

Skill diversification as an adaptation strategy during crisis

Diverse skills and the ability to adapt to changes in demand and markets is a crucial component of sustaining families and businesses through crises. When COVID-19 hit, women entrepreneurs in Sri Lanka were able to shift their work towards producing masks. Meanwhile, during volcanic eruptions in Guatemala, women entrepreneurs who could switch to indoor production were more successful at maintaining their businesses.\textsuperscript{a}

Additional measures comprise strengthen women’s inclusion throughout value chains, as farmers, entrepreneurs and through agri-business female-owned enterprises. This requires skills development, increased access to markets and women’s access to agricultural value chains with higher productivity and profitability. The agricultural sector provides particular opportunities: more than 80% of the earth’s farmable surface is owned by men, yet women produce almost 50% of the world’s agricultural output, often in the form of unpaid support carried out alongside their domestic and care work.\textsuperscript{89} An equitable system needs to allow for wealth creation rather than poverty reduction alone. Such a system must be underpinned with holistic, long-term and gender-transformative policies that strengthen women’s economic opportunities, rather than short-term remedies or reforms.\textsuperscript{90}

\textsuperscript{a}Interview with CARE programme staff in Guatemala (October 2018)

\textsuperscript{88}e.g., products for tourism, agricultural production or school food production.
Accessing savings or credit is the number one coping mechanism during a crisis.\(^\text{91}\) This is especially true for women facing intersecting discrimination, who often cannot access formal safety nets or social protection. A shift towards digital strategies in entrepreneurship opportunities and access to finance during the COVID-19 crisis has shown it is possible to ease some of the barriers that women face.\(^\text{92}\) Online sales have enabled some women entrepreneurs to keep their businesses afloat, while proactive digital onboarding has in some cases accelerated financial inclusion. Some financial service providers have eased ID and physical presence KYC requirements. As a result, individuals have opened 13 million new accounts within the space of three months from April to June 2020, in the six countries where more than 55% of the world’s unbanked women live.\(^\text{93}\) In addition to relaxed ID requirements, shifting towards ‘alternative forms of credit history’ as a KYC requirement,\(^\text{94}\) e.g. by using digital tools to be able to show their savings, can allow women to access larger loans and more varied services. Financial flexibility – including allowing grace periods to repay debt, and support and additional finance to cover ongoing payments for premises, utilities and other ongoing fixed costs – can also help.

Decision-makers and private sector stakeholders should build on these digital forms of entrepreneurship and financial access to further reduce barriers. They must also tackle the initial technology barrier of having access to a mobile or smartphone, at affordable cost. The ‘global network of mobile operators’ GSMA estimates that 184 million fewer women than men own a mobile phone across low- and middle-income countries.\(^\text{95}\) It’s a win-win situation: strengthening financial inclusion through digital access can lead to greater GDP, but only if steps are also taken to address discriminatory and harmful social and gender norms that prevent women accessing financial services.\(^\text{96}\)

To accelerate economic opportunities for women and girls outside of waged employment, decision-makers should:

- **Strengthen women’s entrepreneurship and business opportunities** by investing in training for women entrepreneurs, including to diversify entrepreneurial activities, whilst putting inclusive labour market policies in place that ensure women entrepreneurs can access such training, social protection schemes and other public safety nets to reduce their individual risk.

- ** Foster women’s inclusion throughout value chains**, including measures to increase their access to local, regional and international markets, and promote women from low-profit sectors within the value chain, such as production, into higher productivity sectors across the value chain, such as logistics or processing. Put in place policies that go beyond supporting individuals to solely reduce poverty, and instead enable the most marginalised women to create sustainable wealth.

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93 International standard setting bodies like FATA and the BIS have sought to facilitate account opening through digital means: DeveX & CDC Group (2020) ‘Investing for the Future: Supporting women’s economic empowerment post-pandemic.’ [9:39 minutes]: https://www.youtube.com/watch?v=P4OhBqormw&mk_ttok=eyjpljioi7URVME5UEhNQG0tTkdabSIiInQfijGUDQxR3dZ5WhWVFNIVnNQMKYyTHH42WVvcXFyWFORUpZykoHvLc0b3jYWTMzCU4UEcxCISRZWyCzQm5aKhlDdmUkN6aWtI55VeUmxub3BQS3cyZXVBukZo7hN2v2hpVGxOZE9PR1wTUdc11USj26DQxRlwVzZnmJhNFe1Q%3D


• Develop **gender-specific financial products and services** to meet the needs of women entrepreneurs, for example by removing collateral requirements or offering alternative solutions, such as loans based on savings group transactions and activities.

• **Promote digital literacy and equal access to technology and tools** (e.g. smartphones) while at the same time addressing discriminatory and harmful social and gender norms. Build on digital forms of entrepreneurship and financial inclusion to further reduce women’s barriers to financial access and business creation, including through: easing access to online forms of entrepreneurship, easing KYC requirements, shifting towards alternative forms of credit history to allow digital records, and increasing financial flexibility by allowing grace periods to repay debt and additional support to cover ongoing costs during crises.

• **Promote collective investments and development opportunities**, through savings groups, producer associations, cooperatives, and entrepreneurship groups of small and medium-sized enterprises, so that women can co-invest and have an additional social safety net in place to cope with crises. These measures should complement more formal policies towards universal social protection.

### 2.3 Tackling barriers to women’s economic justice by addressing unpaid care and working towards universal social protection

The COVID-19 pandemic has dramatically exposed **gender discriminatory norms and practices** in societies and the current economic system. Economies rely heavily on care work, which is worth an estimated US$10.8 trillion each year, equivalent to 9% of global GDP.97 Yet, underlying gender discrimination means that care work is seen as work to be done by women and girls. It is consistently undervalued or provided as an unpaid service as a result.98 The inequitable distribution of unpaid care work99 prevents women and girls from pursuing paid work, education, political and workplace leadership, and limits their time for relaxation. Women’s unpaid care work also has a direct link to wage inequality, lower income, poorer education outcomes, and physical and mental health stressors.100

In addition, women have less access to land, assets, power and representation than their male counterparts. Due to the precarious forms of employment they are forced to pursue, or the sectors they work in, women also face reduced access to public services, social protection and safety nets. Despite these systemic barriers, which have reinforced the pandemic’s impact on women and girls, the repercussions have been sparsely captured.101 A lack of sex-disaggregated data and evidence means that women are often invisible, in particular those from marginalised groups, such as refugees, many migrants or women with an indigenous background.

Systemic barriers are inextricably linked and so must be addressed using a holistic approach. **Underfunded public services increase the amount of care and domestic work** that is performed by women; when public spending is cut, or services are not provided, it is women who often step in to provide free care services. Particularly in recessions and periods of high unemployment, cutting public services will intensify women’s

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99 Women’s unpaid care work includes domestic tasks such as cooking, cleaning, collecting water or firewood, as well as care of children, older persons and people with disabilities.
double burden. As the need for paid work escalates, so do increases in the unpaid care and domestic load. Strengthening systems to protect women from being inequitably impacted by future crises requires a shift in public policies, ongoing public funding for essential services and provisions for universal social protection schemes. Decision-makers should therefore continue to provide and even increase public funding from ODA or tax revenue for public services, including care, healthcare, education systems, social protection and women’s participation in public policy design.

Safety nets that capture the most deprived and marginalised groups are particularly crucial to mitigate the impact of COVID-19 and future crises. During the COVID-19 crisis, some governments have expanded social protection schemes and safety nets to capture informal workers and migrants, which is a laudable first step. In the long term, it is universal social protection schemes, which capture all workers and women entrepreneurs, and particularly prioritise informal workers and unpaid care providers, that are needed to provide equitable employment and security for all women.

The core component of gender-equitable systemic change is centralising the care economy. Feminist economists have long advocated to address four key steps – the 4 ‘Rs’. These are ‘recognition’ of care work as productive, which adds value to the economy and society; a ‘reduction’ of total hours spent on unpaid services; ‘redistribution’ at the household level, while shifting responsibility to governments and employers; and ‘representation’ of the most marginalised caregivers in decisions on and design of care policies, services and systems.

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To address systemic barriers to women’s and girls’ economic justice and rights, decision-makers should:

- Provide gender-sensitive universal social protection that prioritises groups facing intersecting discriminations. Setting up a global, multilateral fund for social protection can be a good first step to achieve this goal.  

- Governments should also maintain and extend emergency social assistance schemes to support the most vulnerable, including female migrants and those working in the informal economy. They should further strengthen informal safety nets, including VSLAs, as complementary measures, while planning to transition or extend these schemes towards gradually achieving universal social protection.


• **Invest in social care services, and publicly and adequately fund essential social services**, including education and universal health coverage, through tax revenue or ODA.

• **Revalue and re-centre the care economy by addressing the 5 ‘Rs’ – recognition, reduction, redistribution, representation and reward for care work** – and following a multi-stakeholder approach that includes:
  
  o Revaluing the care economy and investing in care systems;
  
  o Supporting the recognition, reduction and redistribution of unpaid care work, including through the provision of affordable and accessible childcare services, parental leave, flexible working and other family-friendly work policies;
  
  o Engaging the most marginalised women, including caregivers, in designing and implementing policies and programmes; and
  
  o Fostering wider change to social norms, for instance, by investing in programmes that address harmful social norms.

• **Gather and use disaggregated data in decision-making.** Data should be disaggregated for age, gender and other identities to build an evidence base that captures the impact of crises, policies and systems on women and girls. This evidence must underpin policy design, monitoring and evaluation, with a view to course-correct where needed and ensure gender-equitable results and promote economic opportunities for women and girls.

• **Ensure women’s leadership in and equal contributions** to designing, implementing and evaluating policies. The gendered impact of economic crises on women’s employment and economic security in times of crisis requires women’s and girls’ leadership and participation in policy responses to fully reflect the needs, challenges and support women and girls need to realise their economic justice and rights.
3. Ensuring a Green and Gender-just Recovery for Climate Resilience and Emission Reductions

Even before the pandemic, climate change and weather extremes were having a devastating effect around the world, particularly in lower-resource countries. In some contexts, these are exacerbating or causing new humanitarian crises.

As the international community continues its response to and recovery from COVID-19, national and international decision-makers must implement green and just recovery measures that ensure that women and girls are included in designing climate resilience measures and helping shift towards zero emissions. This chapter reviews the climate relevance of some countries’ economic recovery measures, as well as the role of women and girls in operationalising policies that have the potential to tackle the effects of COVID-19 and the climate crisis. It goes on to offer priority recommendations to overcome some of the key barriers that prevent comprehensive action for a green and gender-just recovery.

The effects of climate change are already taking an enormous toll, particularly on lower-resource countries and the people who have contributed the least to its causes – namely, emissions from burning fossil fuels, land-use change, forest destruction and other sources. This is a grave injustice. Communities in Bangladesh, India, Haiti, Nepal and other countries have had to cope with devastating climate extremes in addition to COVID-19, forcing people to hide in crowded cyclone shelters, unable to socially distance and limiting their ability to access relief commodities. In Fiji, Solomon Islands, Tonga and Vanuatu, quarantine requirements delayed the distribution of

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112 The preparation of this section was led by CARE’s Climate Change and Resilience Platform with contributions and inputs from Sven Harmeling, Amy O’Toole, Francesca Rhodes, Inge Brees, Inge Vianen, Shaughn McArthur, Hester Le Roux, Roslyn Dundas, Vanessa Jackson, Anushka Kalyanpur, Karl Deering, Sarah Fuhrman, Mareen Buschmann, and Nok van Langengberg. Any omissions are unintentional.
relief supplies following Cyclone Harold. Most recently, record-breaking fires have devastated communities in California and Oregon, while extraordinary torrential rains and floods have caused suffering in several countries, including Chad, Mali, Niger, Sudan and Tunisia. These examples evidence the reality of scientific studies on the compound risks of climate change and COVID-19. Furthermore, CARE has documented how women and girls are often particularly marginalised and impacted – for example, through climate-induced displacement. A global average level of warming of more than 1.5°C compared to pre-industrial levels – foreseen as the upper limit under the Paris Agreement on Climate Change – will have devastating long-term impacts. These include the possibility of a breakdown of civilisation in many parts of the only planet that humanity is currently able to inhabit. A recent study found that sticking to 1.5°C would halve severe climate impacts and GDP losses in tropical countries compared to the 3°C trajectory which the world is currently heading towards. To further slow climate impacts, developed countries and other large emitters should reduce global emissions by at least 50% by 2030. However, doing so will be almost impossible if COVID-19 recovery packages continue to support fossil fuel exploration and use, the destruction of forests, and do not push for more climate-resilient agriculture. Given that, between 1990 and 2015, the richest 1% of the world’s population was responsible for more than twice as much carbon pollution as the 3.1 billion people that make up the poorest 50%, tackling those emissions also has clear equity dimensions.

Structural racism and systemic inequities, including gender inequality, put people of colour, women and girls, and poor people at heightened risk in the face of both the climate and COVID-19 crises. Where marginalised people live in areas that are highly vulnerable to climate risks, and where the institutions tasked to protect people are insufficiently equipped or unwilling to focus their support on the most vulnerable, climate change impacts hit particularly hard on those groups. Hurricane Katrina in the USA is an often-cited example, where ‘racially biased distribution of government funding resulted in subpar levee protection for Black neighborhoods’.

Embracing a climate and environmental justice framing is essential and has also found its way into some countries’ climate policy proposals. The EU’s Green Deal proposal addresses a ‘fair and just transition, leaving no one behind’ as a key component.

3.1 Recovery packages fail to accelerate climate action

Available analyses of COVID-19 recovery packages paint a picture of the failure of most large governments to reconcile pandemic response with the efforts required to tackle climate change. As of July 2020, only four countries or entities – the EU, France, Germany and the UK – of the 17 analysed had included funding to enhance

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116 CARE Climate Change and Resilience Platform (July 2020). ‘Evicted By Climate Change: Confronting the Gendered Impacts of Climate-Induced Displacement.’ CARE International.
nature or tackle climate change in their COVID-19 recovery packages. Recovery packages in five countries – China, India, Indonesia, Russia and the USA – lacked a clear green response to the crisis and could have negative implications for climate change.\(^\text{123}\) Packages in two other countries, Canada and South Korea, had slightly negative contributions. The research collective energypolicytracker.org confirms most of these findings in its G20 analysis with regard to the USA, Canada, Korea and Indonesia. But results for China vary, as the larger share of energy-related public spending goes to clean energies as opposed to fossil fuel energies. The most recent report finds that ‘much-needed leadership on green recovery and consistent step change across countries is still missing’.\(^\text{124}\) These analyses indicate that the recent announcement by the Chinese President Xi Jinping on China’s plans to enhance its own climate goals, along with the call for a ‘green recovery’, are not (yet) matched with sufficient action, despite their potential significance for the fight against the climate crisis.\(^\text{125}\)

These findings demonstrate that the first generation of COVID-19 recovery packages put forward by major economies risk further accelerating the climate crisis. Yet there is one optimistic element: the EU recently made significant steps towards increasing its emission reduction target for 2030, from at least 40% to at least 55%. The driving forces behind this change, including the European Parliament and the European Commission (which is backed by more than 170 business leaders), justify this as an ‘investment plan for a true recovery’.\(^\text{126}\) Although even greater cuts are required to comply with the Paris Agreement, this move signals a step forward, and one that may encourage others to step up as well.\(^\text{127}\)

3.2 Gender in green recovery: a glaring omission

Ensuring women’s and girls’ rights, leadership and participation is critical for an effective, just and accountable response to COVID-19, and for building a more resilient and inclusive post-COVID-19 world. Unfortunately, gender and women’s and girls’ economic empowerment seem to have been omitted in most climate-relevant COVID-19 recovery measures, as well as analyses on the climate performance of COVID-19 recovery packages.

For this report, CARE reviewed nearly 350 measures and policies from the G20 countries identified as climate-relevant in the energypolicytracker.org database. None was found to have an explicitly gender-differentiated approach or would specifically support women in the workforce. With regards to analyses that review the climate performance of government recovery packages, our analysis did not find any reference to gender in some of the key comparative reports referred to above. This demonstrates a lack of attention to the potential of gender-differentiated approaches in these reviews. While not surprising, given the documented lack of women in COVID-19 response teams, and the very limited attention paid to the gendered dimensions of economic and climate policies, it is nevertheless unacceptable.

3.3 Solutions to tackle the climate crisis in a gender-just way

Shifting to a low-carbon economy could create a US$26 trillion growth opportunity and 65 million new jobs by 2030. Investing in key areas for climate adaptation – such as early warning systems, climate-resilient infrastructure, improved dryland agriculture crop production, global mangrove protection and investments in making water resources more resilient – could result in net benefits of US$7.1 trillion, with investments of just US$1.8 trillion. The C40, a group of major cities across the globe committed to implementing climate action in line with the 1.5°C limit, has issued an Agenda for a Green and Just Recovery that highlights the need for ‘providing fundamental public services for all such as clean water, food, sanitation and affordable, healthy housing’ as a measure of resilience building and equity, and calling for only green stimulus investments, for example. The President of the African Development Bank stressed that ‘we must help Africa build back boldly, but smartly, paying greater attention to quality growth: especially in the areas of health, climate and the environment’.

However, there is a real risk that women will not be able to take advantage of these opportunities. Much of the jobs growth is predicted in sectors that are traditionally male dominated, such as construction, energy, infrastructure and mining. Without proactive investment in women’s skills and girls’ education, development and training, and without addressing other systemic issues – such as hiring discrimination, gender-based job

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128 Find more background on the gender and climate change link in CARE’s campaign brief ‘SheLeadsInCrisis’: Harmeling, Sven & Camilla Schramek (2020). ‘SheLeadsInCrisis: Putting Gender Justice at the Center of the Global Response to the Climate Crisis.’ CARE International. https://careclimatechange.org/sheleadsincrisis-campaign-brief/


130 The review was based on data from energypolicytracker.org.


segmentation, lack of representation in decision-making bodies and persistent gender pay gaps— that are already obstructing women’s access to decent jobs, existing inequalities will remain or even become more deeply embedded. Poor and marginalised women stand even less chance of accessing these new, high-quality jobs. Such concerns are also articulated by the International Energy Agency (IEA), which argues that ‘unless gender occupational segregation is addressed, the jobs created by sustainable recovery plans are likely to be taken mainly by men. A multi-track approach is needed to close gender gaps and achieve equality in employment and remuneration’.

**Shifting energy systems in a gender-transformative way**

Shifting our energy systems from their over-reliance on fossil fuels (the main cause of climate change) to sustainable renewable energies with high efficiency, is crucial to tackle the climate crisis. Scientists have identified a number of key approaches for a 1.5°C compatible shift, including an exit from building new coal power plants, strong growth in renewables, cutting energy demand in old and new buildings, and shifting car transport to vehicles powered by electricity from renewable energies. Antonio Guterres, UN Secretary General, in a speech on 28 August 2020, called on all G20 countries ‘to invest in a clean, green transition as they recover from the COVID-19 pandemic’, including ending fossil fuel subsidies, placing a price on carbon pollution and committing to no new coal after 2020.

Several climate solutions provide strong economic opportunities for women. In the fast-growing renewable energy sector, an estimated 32% of jobs are held by women, compared to 22% in the energy sector overall. With jobs in the sector forecast to triple to nearly 29 million by 2050, it is essential that women are ready to – and allowed to – take on leadership roles. The provision of solar and off-grid energy, as well as clean cookstoves, also provide opportunities for women entrepreneurs. According to IEA, ‘every 100 solar home systems [installed] could generate the equivalent of 20 full-time induced jobs – although mostly informal – with half of them for women’. IEA furthermore highlights that ‘the resilience of low-income economies would be substantially improved by increased energy efficiency, better access to electricity and progress on clean cooking solutions’, with health, income-diversification and time-saving benefits for ‘women, who are generally responsible for collecting fuel and cooking, and who have the highest exposure to fine particulate matter’.

Decentralised renewable energy systems also offer significant social, environmental and economic co-benefits. These include reduced chronic and acute health effects, especially for women and children; improved lighting quality for households, which can also support girls’ education; and increased income and resilience for rural livelihood enterprises. All these benefits are also highly relevant from a COVID-19 response perspective. Energy is needed for water pumping and potable water stations, to promote health and hygiene measures related to cleaning and cooking.

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140 See https://climateactiontracker.org/. ‘Most Important Steps for a 1.5°C World.’ https://62e528761d0685343e1c-f3d1b9a743ff4a142d97f71978d9686.scl2.rackcdn.com/files/146978/area14mp/image-20161122-21693-113yua.png


143 Ibid.
COVID-19 and beyond. For instance, spending less time collecting water and having more water available for menstrual hygiene will also improve girls’ ability to attend school.144

Civil society organisations engaged in the women and gender constituency pulled together a report which highlights many concrete gender-just green solutions of climate action. These range from strengthening women’s access to improved solar irrigation systems in West Africa and accelerating the energy transition by providing solar mobile services to women farmers (Senegal), to women-led, accessible bicycle mechanic workshops (Burkina Faso) and integrating renewable energy solutions into the activities of agricultural cooperatives, creating jobs and income.145 These are just a few actions that governments should invest in to harness synergies between COVID-19 challenges and the necessity for an energy shift to avoid a response which further omits gender equality in green recovery.

CARE partnership for health and renewable energies in Zambia

Live Well is an impact-driven social business that promotes health and was established by CARE in partnership with Barclays and GlaxoSmithKline. Live Well sells a range of clean energy products, such as improved cook stoves and solar lamps, through community health entrepreneurs. The improved cook stoves are highly popular products and Live Well is making it easier for hard-to-reach communities to gain access and have a better chance in improving their health.9

Nature-based solutions for gender-transformative community resilience

Another major source of greenhouse gas emissions is the destruction of forests, land and marine ecosystems. Ecosystem degradation also undercuts communities’ resilience, making it a potential key area for green recovery. Protecting such ecosystems and their critical livelihood adaptation and mitigation functions is essential. For example, coastal wetlands help buffer against storm surges, filter water, store carbon, shelter and nourish species, and provide economic opportunities and intrinsic value for the communities whose well-being and livelihoods are tied to their healthy functioning.146 The World Health Organization (WHO) stated that COVID-19 was the result of spillover of zoonotic disease from animals to humans. This is underpinned by scientific findings that decreasing barriers between humans and wildlife exacerbates zoonotic disease risks, and that policy responses addressing zoonotic threat should include ecosystem regeneration.147 This in turn highlights the double benefits of ecosystem protection for both zoonotic threat and pandemic prevention, and climate action.

CARE’s experience in work at the intersection between biodiversity conservation and cultivating just and sustainable food systems, for example in Mozambique and Tanzania, demonstrates the importance of building the capacity of local communities to sustainably manage marine and terrestrial resources for the benefit of people and nature, with stronger attention to gender aspects.148 A recent forest protection and environment conservation project in Uganda, led by women’s organisations with CARE’s support, also highlights the role of

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Green recovery investments in low climate-impact sectors and majority women workforces

As climate change affects most sectors, and as many sectors contribute to greenhouse gas emissions, decarbonisation and adaptation initiatives in those sectors with a high share of women workers also need to be considered. For example, the Fashion Industry Charter for Climate Action adopted in 2018 indicates a broad range of activities, in particular in emission mitigation and resource use reduction.\footnote{151}{Sebastiao, Filippo (27 March 2018). ‘Climate Change Is Threatening the Garment Industry.’ GreenBiz. https://www.greenbiz.com/article/climate-change-threatening-garment-industry.} Climate adaptation towards heat and extreme rain to protect workers in the garment industry in highly vulnerable countries like Bangladesh or Pakistan – where women are in the majority – is essential.\footnote{152}{Cohen, Maeve and Sherilyn MacGregor (2020). ‘Towards A Feminist Green New Deal for the UK.’ Women’s Budget Group and Women’s Environmental Network. https://wbg.org.uk/wp-content/uploads/2020/05/Feminist-Green-New-Deal.pdf.}

But it is also crucial to increase support for low-carbon, low-impact sectors, and not just to try and reduce and reform carbon-intensive industries. Many jobs predominantly done by women, such as social and healthcare work, as well as unpaid care and domestic work, are socially useful and have very low climate impact. For example, investment in care is estimated to produce 30% less greenhouse gas emissions than investment in construction, making a care-led recovery potentially a green recovery.\footnote{153}{Cohen, Maeve and Sherilyn MacGregor (2020). ‘Towards A Feminist Green New Deal for the UK.’ Women’s Budget Group and Women’s Environmental Network. https://wbg.org.uk/wp-content/uploads/2020/05/Feminist-Green-New-Deal.pdf.} These sectors could be reframed as
'green jobs' and their value promoted as an essential element in a just transition. This could also serve to attract more men to these sectors, which could further help to redress the disproportionate care burden on women.

There is also a task ahead for greening and increasing the resilience of specifically humanitarian operations (including in CARE’s work), which can bring similar co-benefits as referred to above. For example, there is increasing attention to supplying refugee camps with renewable energies, in particular solar electricity. This can also reduce local air pollution, with health benefits. The UN High Commissioner for Refugees (UNHCR) provides one example where available space allowed a large photovoltaic system to be set up in Jordan. Climate adaptation finance has also been used to support climate adaptation measures in refugee settings in Jordan and Lebanon, to address water shortages in urban host settlements. CARE Uganda, in the Kyaka II refugee settlement, explicitly integrates climate resilience and natural resource management aspects into its work with refugees.

Education builds resilience and equips girls and women to face the impacts of climate change. Women and girls who are educated have more productive agricultural plots and their families are better nourished. They also have greater capacity to cope with shocks from natural disasters and extreme weather events. Education for climate action, if adequately promoted and supported, provides jobs and employment opportunities. Advocates of a feminist agenda for a green new deal also highlight the need ‘for accessible education that advances literacy and understanding of climate and gender’.

Across the different areas of climate action, from local energy transitions to community-based adaptation, from smallholder agriculture to local ecosystem protection and restoration, supporting and investing in community organisations and community- and women-led solutions is essential. We have also learned that functioning communities are more resilient towards shocks, including the current pandemic, in general. CARE knows from decades of experience that through the leadership of women’s groups and local movements, outcomes will be more democratic, stronger and longer lasting. Recovery packages should also provide such support and incentives and not only focus on, e.g., consumption incentives.

In tackling climate change, most of the solutions needed exist today and are ready to be implemented at a larger scale. Many of them can provide joint benefits to both the COVID-19 response and climate action in terms of mitigation and adaptation. The following actions need to be pursued with high priority by governments at various levels, donors and multilateral organisations:

- Support sectors and activities in which poor people and women make up a large share of the workforce, such as agriculture, health, textiles, tourism and local manufacturing, to implement ambitious climate resilience and mitigation strategies, with the full involvement of women.
- Invest in staff, technology, etc. to secure the functioning of inclusive disaster preparedness and social protection mechanisms, such as early-warning systems and action forecast-based finance. Such investment should take place, in particular, in highly climate-vulnerable countries (such as small island states and least developed countries) that are expected to face extreme weather events.

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154 Ibid.
156 See www.adaptation-fund.org.
• **Boost investments into sustainable forms of renewable energies**, given their massive environmental, health and economic benefits. At the same time, do NOT provide support to fossil-fuel based companies and products (unless they support a just transition away from such fuels).

• **Invest in women’s and girls’ education** in order to foster climate participation and leadership and with regard to specific skills needed for employment in, planning and implementing a green and climate-resilient economy – in terms of energy, climate-smart agriculture, forest protection and restoration, water etc.

• Special attention should go to **empowering women economically and socially**, and overcoming barriers which prevent women’s meaningful participation and access to jobs in a green economy.

• Prioritise low or zero-carbon and climate resilience solutions (e.g. public transport), which bring **multiple societal benefits** and which also contribute to women having better **access to economic and job opportunities**.

• **Support further analysis and collection of gender-disaggregated data** in the renewable energy, ecosystem/agriculture and other relevant sectors, including, among others, the use of indicators, monitoring and evaluation methodologies on the impacts of recovery measures, and analysis of gender-focused statistics.

• **Invest in communities being able to organise themselves effectively**, as a key ingredient to achieve resilience against crises and shocks (whether climate disasters or pandemics), and as an accelerator of effective, democratic and decentralised climate solutions.

• Promote a green recovery and the necessary transformation by all countries providing enhanced, inclusive **national climate action plans (so-called Nationally Determined Contributions, NDCs), to be submitted to the UN climate process in 2020**, and pursue their fair contributions to at least halving global emissions by 2030. These plans must be drawn up with the full involvement of women’s groups and must build on women’s leadership, as well as engaging youth.
4. Promoting Women’s Leadership in the Recovery and Beyond\textsuperscript{159}

Women’s leadership can and does make a difference that must be harnessed in order to build forward. A comprehensive review of evidence on women’s political participation found that women are more likely to prioritise policies that support equality and marginalised groups.\textsuperscript{160} CARE’s analysis of national responses to COVID-19 reinforced this analysis, finding that countries with higher levels of women’s leadership were more likely to address the pandemic’s impact on women and girls through policy and funding commitments.\textsuperscript{161} Women’s leadership has also made a difference to the effectiveness of responses. A study of 197 countries found countries with women leaders have had significantly fewer deaths from COVID-19, even when accounting for outliers.\textsuperscript{162}

Now, as we look towards recovery from the pandemic and create a ‘new normal’ that does not regenerate systemic inequalities and marginalisation, it is essential that women and girls are able to take up equal decision-making power to shape priorities and policies. While individual women do not have uniform priorities or leadership styles, the values and practices that are inherent to feminist leadership – such as inclusivity, addressing intersecting inequalities, and valuing long-term well-being over short-term economic gain – are crucial for societies to recover from COVID-19 in sustainable and resilient ways.

\textsuperscript{159} This section was prepared by Francesca Rhodes. Any omissions are not intentional.
The disproportionate impact of COVID-19 on women and girls makes it all the more important that their voices are equally captured in the decision-making spaces and processes where responses are formed. Women’s participation and leadership are necessary at every level and in every arena, from national crisis committees to economic policy design or the local communities on the frontlines of humanitarian responses. Without women’s equal leadership and participation, COVID-19 recovery plans will be less effective at responding to the needs of women and girls, with negative short- and long-term consequences for entire nations and communities.

The immediate response to COVID-19 has not seen equal participation so far. Women make up just 24% of national response bodies, and at local levels they have experienced increased barriers to their participation. Despite the efforts of women to organise and lead responses in their communities, the COVID-19 crisis has amplified the obstacles that women face to meaningfully engage in decision-making, particularly as women are confronted with increased caregiving burdens and risk of GBV. This is especially true for women who are marginalised due to their race, disability or other forms of inequality, and who are consistently under-represented in decision-making spaces.

Challenges to women’s equal leadership and involvement in decision-making exist in the humanitarian sector, as well. Women humanitarians report being undervalued or passed over for leadership roles, due to social norms and patriarchal structures within institutions and in the communities where they work. Barriers such as unequal unpaid care work and higher risk of GBV also make attaining positions of leadership more difficult.

Women-led and/or women- or gender-focused organisations are consistently left out of humanitarian funding and partnerships, and not invited into key decision-making spaces, despite often leading responses in their communities. The COVID-19 response has been no different, with these organisations struggling to access funding and have their voices heard.

Structural and deep-seated barriers continue to prevent women from diverse backgrounds from gaining and retaining seats at decision-making tables, and for their voices to be heard once they get there. Bolstering intersectional women’s leadership requires targeted funding and approaches to address barriers at the levels of agency, relations and structures. These barriers mirror those that women face in non-crisis settings, but may be heightened or exacerbated during emergencies:

- Agency barriers: impede women and girls from developing confidence, self-esteem and aspirations as well as knowledge, skills and capabilities.
- Relations barriers: negatively impact women and girls’ intimate relations and social networks, group membership, activism, and citizen and market negotiations.
- Structural barriers: systematically discriminate against women and girls through inequitable social norms, customs, values and exclusionary practices and/or laws, policies, procedures and services.


164 Cowper-Coles, Minna (2020). ‘Women Political Leaders: The Impact of Gender on Democracy.’


167 Ibid.


Strategies to increase women’s leadership should look beyond supporting individual women and address systemic barriers and support collective leadership. These strategies should also be intersectional, recognising that women with privilege\textsuperscript{170} often find it easier to gain positions of influence and that they may not represent the interests of marginalised women once there.\textsuperscript{171}

To address these challenges, national governments should:

- **Promote women’s meaningful participation in decision-making**, from the local to the national levels. This can be done by applying a gender equality quota to COVID-19-related decision-making bodies and processes, and by furthering women’s meaningful participation and leadership in these bodies and processes.

- **Create intersectional gender-balanced COVID-19 response mechanisms at all levels** and support women’s participation by accounting for gender-specific barriers to decision-making spaces.

- **Work with diverse local women-led and/or women- or gender-focused organisations, movements and leaders** to identify the barriers to women’s participation and leadership in decision-making structures and determine actions to address and dismantle those barriers.

- **Policy and response working groups must be gender equal**, as diverse perspectives are necessary to avoid gaps in service delivery, response and recovery. Female health-care workers and local women leaders should be involved in decision-making to ensure that responses to COVID-19 outbreaks adequately address the needs of women and girls in each community.

International donors and UN agencies should:

- **Actively champion women’s leadership in COVID-19 responses in humanitarian settings**. For example, they should ensure that local women-led and/or women- or gender-focused organisations have meaningful representation in relevant COVID-19 response coordination bodies.

\textsuperscript{170} Here, the term ‘privilege’ encompasses a number of intersecting factors, and includes, but is not limited to, class, education, ethnicity, race, religion, and sexual orientation.

COVID-19 has highlighted and exacerbated unequal power dynamics within humanitarian responses, making ongoing efforts to reform them all the more urgent. This report cannot address all the necessary changes, but rather focuses on the issues that CARE’s work has shown to be most prevalent and that create the greatest impediments to more effective and transformative responses.

This section begins by examining how gender inequality and patriarchy hamper humanitarian responses for both participants and staff. It then turns to issues regarding funding, how the activities and organisations that need it most are often the least likely to receive it, before highlighting how gender-sensitive data are critical to ensure that humanitarian responses can be as effective and transformative as possible.

None of these issues are new; CARE and other entities have made some progress on addressing them, but this progress has been slow. Familiarity must not become an excuse for complacency – each of these issues must be dealt with urgently. If we do not make progress toward gender equality; toward secure funding for gender equality and the empowerment of women and girls, for programming that delivers for women and girls and to the organisations that they lead; or toward collecting, analysing and using gender data, we cannot improve humanitarian responses. If we fail to do that, we cannot build forward.

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172 This section was prepared with contributions from: Sarah Fuhrman, Sani Dan Aoude, Inge Brees, Allison Burden, Joseph Domenico, Roslyn Dundas, Anushka Kalyanpur, Milkah Kihunah, Peninah Kimiri, Stefan Knollmayer, Rebekah Koch, Uwe Korus, Natasha Lewis, Ros MacVean, Kassie McIlvaine, Alio Namata, Amy O’Toole, Gayatri Patel, Erin Patrick, Delphine Pinault, Joe Read, Theophile Renard, Francesca Rhodes, Debbie Santalesa, Dan Schimmel, Caitlin Shannon, Laura Tashjian, Carmen Tremblay, Emily Wiseman, Fatma Zennou, and others. Any omissions are unintentional.
5.1 Addressing patriarchy and gender inequality in humanitarian response

International humanitarian frameworks and initiatives\(^\text{173}\) recognise the need for gender equality and women’s and girls’ participation in humanitarian responses. However, despite the promise of these initiatives, patriarchal systems and persistent gender inequalities continue to shape the humanitarian landscape to the detriment of women and girls, whether they are participants in humanitarian programmes or humanitarian staff.

Too often, humanitarian agencies still treat women and girls as victims or as passive beneficiaries of assistance rather than as agents of change. These are false narratives that undermine the leadership of women and girls and lead to their exclusion from humanitarian planning and decision-making processes, despite evidence that they are already responding to crises in their communities\(^\text{174}\) and that involving women and girls in humanitarian programming leads to more effective and inclusive humanitarian responses.\(^\text{175}\) Women’s and girls’ specific needs and capabilities are often ignored by humanitarian actors, meaning that issues that disproportionately impact them, including GBV and sexual and reproductive health rights (SRHR) and rights, are not prioritised as life-saving interventions during humanitarian crises.\(^\text{176}\) They may also face distinct challenges in accessing food, health-care services, shelter and other resources, and these challenges are not consistently accounted for in programme design.\(^\text{177}\) The COVID-19 pandemic has amplified these issues; more women and girls are facing violence,\(^\text{178}\) having difficulty accessing health-care services,\(^\text{179}\) and are at higher risk of food insecurity.\(^\text{180}\) In contrast, research has shown that countries that have included women in their national-level COVID-19 decision-making bodies have implemented more gendered responses to the

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\(^\text{177}\) Understanding and meeting these needs does not undermine the humanitarian principle of neutrality; in fact, failing to understand that different populations—beyond women and girls—have different needs and require different solutions fails to account for the impartiality principle.


pandemic. They find that it is not sufficient to simply acknowledge women and girls in humanitarian programming. ‘Women and girls’ is not a homogenous group; they have intersectional identities and analyses must take into account their age, disability, economic and migration status, ethnicity, race, sexuality, and more. Failing to do so leads to faulty responses that do not meet the specific needs of diverse women and girls. Some organisations have adopted new approaches that focus on the inclusion and elevation of local women’s organisations to help ensure that humanitarian responses better meet the needs of women and girls. This is a positive development that should be amplified.

Gender inequality and vulnerabilities also lead to other types of harm. For instance, humanitarian workers have committed sexual exploitation and abuse against project participants and sexually assaulted and harassed fellow staff members. Many humanitarian actors and donors have denounced sexual exploitation and abuse (SEA). They have taken a range of measures and actions to better prevent, detect and manage SEA risks — including improved reporting mechanisms and implemented hiring procedures designed to root out serial offenders. These are important first steps, but

What does a Feminist Approach to COVID-19 Response Look Like?

- Centre the well-being of all people in an intersectional manner
- Ensure the health and safety of all, including sexual reproductive health and rights
- Promote a comprehensive paradigm shift, relying on adequate and equitable financing
- Be based on and strengthen democratic values
- Promote a just and equitable transition for people and planet
- Be guided by cooperation, multilateralism, and global justice

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186 See, e.g., the Empowered Aid project, which ‘examines the mechanisms through which humanitarian aid is delivered, and how these processes might inadvertently increase the risks of SEA, in order to better address these risks. Its goal is to support the creation or adaptation of aid delivery models that actively work to reduce power disparities and give women and girls a sustained voice in how aid is delivered’. https://globalwomensinstitute.gwu.edu/empowered-aid.
more must be done to support survivors of sexual assault and, of critical importance, to foster gender-equitable learning and cultures that prevent all forms of discrimination and abuse from occurring.

Humanitarian workers who are women contend with other gender inequalities, including pay gaps and a lack of leadership opportunities. Organisations often ignore their needs and the cultural expectations they are subject to, such as family caregiving responsibilities or having safe access to latrines in remote locations. The masculinisation of humanitarian work discourages women’s and girls’ participation, feeding a cycle that does not admit them and so justifies not including them.

To address gender inequalities within the humanitarian sector, all donors and humanitarian organisations should:

- Prioritise sexual and reproductive health – including maternal and newborn health, and GBV prevention and response programming – as life-saving interventions. This means integrating these concerns throughout the humanitarian planning and response cycle, as well as ensuring that resources are not reallocated away from these services during subsequent crises.

- Require that all funding proposals, impact assessments and strategies – including humanitarian needs overviews and humanitarian response plans – contain comprehensive intersectional analyses to understand how gender interacts with the multiple forms of oppression that shape women’s and girls’ experiences in humanitarian crises. It is essential that women and girls co-lead the design, implementation and evaluation of the proposals that will affect their lives, livelihoods, families and communities, and that they be consulted in every response sector. In addition, the humanitarian community must emplace accountability mechanisms that allow women and girls to hold them accountable if they do not take action.

- Support and engage locally-led, women-led and women/gender-focused organisations by centring their leadership and priorities in humanitarian programming. This means actively championing women’s and girls’ leadership and participation in humanitarian responses by ensuring they are meaningfully represented in decision-making bodies. It also means elevating the existing response mechanisms that women and girls are already employing in their communities.

- Engage in organisational culture change that supports and rewards equitable and inclusive leadership throughout the humanitarian sector. This includes establishing safe and equitable spaces for female aid workers; proactively enacting and enforcing policies that hold organisations accountable to support female staff; and engaging in organisational culture change that deconstructs harmful power structures and elevates and empowers women.


191 Including Humanitarian Country Teams (HCTs) and humanitarian clusters.
5.2 Providing transparent humanitarian funding to the activities and organisations that need it most

In recent years, members of the humanitarian community have made concerted efforts to redirect where its money goes, to whom and how. These efforts, codified in the Grand Bargain and Charter for Change, commit signatories to initiatives such as improving aid transparency and increasing direct support to local and national non-governmental organisations (NGOs). In recent years, the sector has made some progress toward these objectives: direct funding has increased and more institutions are reporting their funding to the International Aid Transparency Initiative (IATI) Standard. Despite these improvements, much work remains to be done. Key activities that are vital to the health, security, and well-being of women and girls too often go underfunded across all sectors; too little money flows to local and national NGOs, particularly women-led organisations and women or gender-focused organisations; and many funding flows remain opaque, particularly beyond the first-tier recipient.

It is a truism that women and girls have different learned capabilities and needs than men and boys, and that crises often amplify these needs – as well as existing inequalities. Community and household dynamics shift during emergencies, creating new roles and opportunities, as well as new challenges and risks. Women and girls are disproportionately affected by crises and more likely to experience GBV and increased SRH needs; for example, the majority of maternal deaths occur in countries experiencing humanitarian crises. They may also face distinct challenges to accessing food, health-care services, shelter and other resources, and these challenges are not consistently taken into account in programme design. The COVID-19 pandemic has been no different from previous emergencies. Calls to domestic violence hotlines have increased between 60% and 775% in some countries since the pandemic began. Meanwhile, CARE country offices report seeing SRH services deprioritised or access to them seriously restricted.

Although the humanitarian community is well aware of these effects, funding for programmes focused on gender equality and the empowerment of women and girls has lagged. This trend has continued during the pandemic. The UN’s July Global Humanitarian Response Plan (GHRP) does not include GBV as a response priority within the plan’s objectives, requesting just US$43 million for GBV prevention and response programming in 63 countries; nor does it include any standalone objectives related to gender equality or

194 The IATI Standard is ‘a set of rules and guidance about what data organisations should publish and what format it should be presented in.’ See IATI, https://iatistandard.org/en/.
198 Understanding and meeting these needs does not undermine the humanitarian principle of neutrality; in fact, failing to understand that different populations – beyond women and girls – have different needs and require different solutions fails to account for the impartiality principle.
200 CARE country office reports.
women’s empowerment.\textsuperscript{202} Some local women’s organisations have noted that the majority of funding appears to be going to a select range of health interventions and that funding related to gender equality and the empowerment of women and girls has been severely impacted.\textsuperscript{203} This blatant failure by the humanitarian community to prioritise the needs of women and girls reflects still-prevalent patriarchal attitudes\textsuperscript{204} among decision-makers and operational organisations. It also exposes the absence of women from high-level decision-making positions within these entities\textsuperscript{205} – and adds to the disproportionate burden that the pandemic has already placed on them.

While the needs of women and girls go unmet, their voices go unheeded. Direct humanitarian funding to local and national NGOs grew marginally between 2016, when the Grand Bargain was emplaced, and 2018, before decreasing in 2019.\textsuperscript{206} In that year, just US$444 million of US$29.6 billion in total tracked humanitarian funding went to local and national NGOs.\textsuperscript{207} Only a fraction of this funding went to women-led organisations or women/gender-focused organisations, either directly or through UN agencies or INGO partners.

The COVID-19 crisis exemplifies these trends. Donors contributing to the GHRP had directed just 1.5% of funding toward local and national NGOs as of August 28.\textsuperscript{208} Of 20 humanitarian and multisector COVID-19 response plans developed for countries in the Asia-Pacific region, 25% made no mention of any form of engagement with women’s groups or networks, while 30% limited planned engagement to specific sectors.\textsuperscript{209} Moreover, even where women-led organisations or women/gender-focused organisations do receive humanitarian funding, it is frequently insufficient and unnecessarily restricted. Local women’s organisations have reported lengthy delays between proposal submissions and receipt of funds;\textsuperscript{210} that funding frequently fails to cover staff salaries, basic infrastructure and supplies, or indirect costs, such as capacity strengthening;\textsuperscript{211} and onerous reporting requirements – some of which are passed from donors to INGOs and down to local NGOs – that take valuable time away from programming.\textsuperscript{212} These impediments disproportionately burden local and national NGOs, particularly women-led organisations or women/gender-focused organisations, who are increasingly forced to do more and take on more risk with fewer resources.\textsuperscript{213}

Determining which programmes and organisations receive humanitarian funding is made problematic by the lack of funding transparency in the sector. This manifests in several ways. First, donors and recipients – UN agencies and INGOs alike – are not held accountable to report financial flows to tracking systems such as IATI and UN Office for the Coordination of Humanitarian Affairs’ (OCHA) Financial Tracking Service (FTS); thus, these


\textsuperscript{207} Ibid.


\textsuperscript{211} Ibid.


systems can only provide a portion of the picture. Second, even when donors and recipients report funding, IATI and FTS do not always present the data in useful ways. GBV did not become a standalone response sector in FTS that users could filter for until 2016. Adding it as one was a positive step, but confusion remains about which category – GBV or protection – reporters should use. Both platforms also make it challenging for users to compare findings across responses or to determine how much money in a specific sector, such as health, goes to women-specific programmes, such as SRHR, or to women-led organisations or women/gender-focused organisations more broadly. Without easy ways to search for and disaggregate this data, it is challenging for all actors in the humanitarian system to know where the gaps are, to make informed decisions and to hold each other accountable.

To address these concerns, all humanitarian actors should:

- **Increase the amount of funding that goes to gender equality and the empowerment of women and girls.** This includes more funding for GBV prevention and response, protection and SRH programming, but also more attention to and resources for programmes that account for the capacities and needs of women and girls in other sectors, such as early recovery, food security and shelter.

- **Increase the amount of humanitarian funding that goes to women-led and women- or gender-focused organisations directly and via INGO partners, for organisational development and a wide range of programmes.** Moreover, donors must help reduce the barriers that women-led and women- or gender-focused organisations face in applying for funding, and ensure that funding is sufficient to cover both direct and indirect costs, on a flexible, predictable and multi-year basis, where needed.

- **Improve partnership models between local NGOs and their donors.** Increasing funding alone is not sufficient. Donors must seize the opportunity to move beyond transactional partnership models, to learn from local NGOs and to engage in locally led, mutually beneficial partnerships that equitably share power, resources and risks.

- **Improve data and reporting standards to better understand how much humanitarian funding goes to gender equality and the empowerment of women and girls, and to women-led and women’s rights organisations.** Reporting standards should include tracking of gender-specific activities, expertise and outcomes, as well as systematic collection and analysis of sex- and age-disaggregated data, at a minimum.

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215 Ibid.


218 Ibid.

5.3 Revolutionising gender data to transform humanitarian responses

Over the past decade, the humanitarian sector has invested heavily in high-quality data solutions, ranging from open data to big data and on to responsible data. It has also made advances and investments in gender data. Gender analysis tools – such as gender markers, rapid gender analysis (RGA), sex- and age-disaggregated data (SADD) – are increasingly available, while initiatives like GenCAP are helping support gender analysis.

Despite this growing awareness of and capacity to collect, analyse and use gender data, women and girls remain largely invisible from humanitarian data.

Humanitarian standards for the collection and use of gender data are minimal and lack enforcement mechanisms. High-profile initiatives like OCHA’s Centre for Humanitarian Data evidence no focus on nor monitoring of gender data; their principles and their 2020 annual report on humanitarian data noticeably lack any mention of gender. The COVID-19 pandemic has magnified these issues. A recent analysis of COVID-19 and hunger response strategies found that 46% of the documents reviewed did not mention women and girls at all and did not provide any SADD. COVID-19 has made data collection more challenging, especially among populations who are largely excluded from remote data collection efforts. The pandemic has also weakened fragile feedback and complaint mechanisms, which are essential to deliver quality services and to safeguarding affected people from violence, especially women and girls, who are at an increased risk of gender-based violence.

Critical constraints to better data management within the humanitarian sector:

- Capacity constraints across the data lifecycles, from collection to analysis and to use;
- Insufficient data quality standards;
- Pressure of time and limited budgets;
- Limited compliance with or accountability to responsible data and data protection policies and high need for and use of personal and sensitive data;
- Lack of data on the outcomes and long-term impact of humanitarian response;
- Insufficient data aggregation to understand patterns and trends;
- Limited participation of affected individuals and communities in data analysis and use;
- Limited inconsistent data sharing practices and the high cost of inefficiency.

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222 The principles for OCHA’s Centre for Humanitarian Data are human-centred, open, networked, and agile. https://centre.humdata.org/what-we-do/.


The challenges do not end even if gender data are collected. The humanitarian community has little guidance on or understanding of how to use and analyse gender data to make responses more effective. A forthcoming Inter-Agency Humanitarian Evaluation found that gender analyses, while widely available, are frequently conducted by individual organisations – rather than done in coordination with others – and are not available and therefore not used to shape the early phases of a response. This contributes to difficulty in knowing whether, how and by whom gender analysis is being used; if the recommendations reflect what is already being done in programming; and whether those adaptations are improving the quality, effectiveness and impact of humanitarian response. The evaluators concluded that the impact of gender analysis would be greater were it better coordinated from the start of a response.

There are signs of progress. Gender analysis has received more attention during the COVID-19 pandemic than in previous crises: CARE has conducted nearly 40 RGAs in the past six months, a nearly 300% increase from the number of RGAs typically conducted in a year. This has included some in conjunction with organisations such as IRC, and made the reports and findings available publicly. The greater visibility of gender analyses has helped shift narratives and focus – for instance, CARE’s amplification of women’s knowledge and lived experiences in its West Africa RGA helped shift the focus of CARE’s response from health to the escalating economic and food crises.

Women and girls must be more visible in humanitarian data, but even this is not enough: a clearer picture of gender dynamics and of lived experiences more generally, with an intersectional lens, is also imperative. Closing the gender data gap is not simply an issue of collecting and using SADD; this leaves responses relatively gender-ignorant, including because SADD fails to capture the complexities of gender and gender dynamics. Rather, humanitarians must be able to collect and use data that explains culturally and socially constructed behaviours, needs, norms and roles; document how gender facilitates or constrains access to opportunities, resources, recognition, and status for men and women; and to demand accountability where data falls short. This means better and more nuanced gender data, better and more access to the data and analysis – including by the people who provide the data – and better and more participatory application. If the international community fails to pursue this, it will fail to realise the transformative potential of humanitarian interventions and these may result in more harm than good.

A gender data revolution harnesses and applies the advances of the digital revolution of open data, big data and responsible data principles. It advances innovative approaches to gender data collection, analysis and use, as well as the collaboration and meaningful participation of all stakeholders, including crisis-affected individuals and communities. It acknowledges and addresses the systemic problems that constrain the humanitarian system’s ability to advance gender equality.

If anything, the COVID-19 crisis has further clarified how much work we still have to do to collect and use gender data and how transformative that data can be. In the wake of the pandemic and inextricably linked to efforts to realise more gender-transformative humanitarian responses, our ‘north star’ should be a gender data revolution.

To advance a humanitarian gender data revolution, all donors and organisations should:

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225 Jantzi, Terrence et al. (Forthcoming). ‘Inter-Agency Humanitarian Evaluation on Gender Equality and the Empowerment of Women and Girls.’
226 Ibid.
• **Prioritise applying gender analyses and recommendations to adapt ongoing responses and inform new ones.** This must also inform ongoing and new humanitarian plans and recovery strategies for COVID-19 and other emergencies. All actors must be held publicly accountable to adapt their efforts in ways that will more effectively support women, girls and other excluded groups. This should start with each actor publishing a status report on their COVID-19 commitments thus far, including the actions they have taken to ensure that women, girls and other discriminated against groups have equal access to relief and recovery efforts.

• **Use an intersectional approach to gender analysis and participatory application of findings.** Such an approach is critical to identifying and responding to the systemic inequalities that result in the exclusion of many groups, including women and girls, from humanitarian planning and decision-making processes. All actors should use these analyses to inform their programming. They should publish updates to their COVID-19 relief and recovery plans that explicitly highlight the changes they have made to apply gender analyses to their work and to build a more equitable COVID-19 response.

• **Partner with affected individuals, communities and local organisations in data collection, analysis and use.** This would help humanitarians close the gender data gap by enriching their understanding of gender dynamics; empower these groups to use the data to shape contextualised responses for themselves; and ultimately drive the international community toward more participatory approaches to humanitarian action.

• **Promote data digitisation and responsible data practices.** These must be integrated into how humanitarian donors and organisations collect, analyse and use gender data to improve their ability to advance gender equality and the empowerment of women and girls. Without practical guidance and more widespread adoption by those at the frontline of humanitarian response, a gender data revolution is not possible – nor at minimum will it be impactful.
6. Incentivising the Right Public Sectors and Financing Equitable Recovery\textsuperscript{230}

Responding to the COVID-19 crisis has and will continue to require significant funding. The response and recovery are putting public budgets under pressure. Emergency funding is necessary to mitigate against the immediate and ongoing impact of the pandemic on health and socioeconomic systems. In addition, while the longer-term repercussions of COVID-19 unfold, significant additional funding is needed to rebuild and to strengthen equitable outcomes for women’s economic empowerment, climate action and humanitarian responses, and to prevent future crises.

At the same time, responding to it has strong financial dimensions, both with regard to governments’ investment decisions as well as the financial frameworks that affect people’s and corporations’ decisions. Not all of these dimensions can be addressed in detail in this report, so this chapter focuses on ODA, climate, and humanitarian finance, with a focus on fostering gender equity. It also offers the redirection of fossil fuel subsidies as an example of particularly harmful incentives that can undermine building forward.

The COVID-19 crisis presents a massive threat to maintaining the quality and quantity of development finance. Financial flows to developing countries have been in stark decline since the start of the pandemic.\textsuperscript{231} An ongoing global economic recession, declining public revenue and increased financing needs to respond to the COVID-19 crisis are likely to further increase pressure on flows like ODA. The UK provides a negative example: whilst the

\textsuperscript{230}This section was prepared with contributions and inputs from Sven Harmeling, Mareen Buschmann, Gayatri Patel, Roslyn Dundas, Sarah Fuhrman, Nok van Langenberg. Any omissions are unintentional.

target to spend 0.7% of gross national income (GNI) on ODA is a target enshrined in UK law, absolute amounts fluctuate with national income: due to the COVID-19-triggered economic decline, the UK cut its ODA spending by £3 billion, but is still meeting the 0.7% target.\textsuperscript{232} Other donor countries, like Germany, have provided increased support to help counter the disproportionate impacts of COVID-19 on the poorest countries: the German government supports a specific COVID-19 rapid action programme, allocating €1 billion from its current development budget and an additional €3 billion as part of Germany’s recovery package measures for developing countries.\textsuperscript{233} Other members of the OECD DAC have collectively declared their ambition to ‘strive to protect ODA budgets’ during the COVID-19 crisis.\textsuperscript{234} This is a much needed commitment which must be upheld, and which donors must be held accountable to.

The implications of COVID-19 on financial assistance to developing countries go far beyond ODA. The effect of the pandemic on external private finance (such as remittances) in developing economies is estimated to be a reduction of US$700 billion, and could exceed the impact of the 2008 financial crisis by 60%.\textsuperscript{235} Meanwhile, a potential economic recession in developing countries threatens to further reduce the potential of domestic resource mobilisation towards poverty reduction and sustainable development efforts, which is the key source of funding needed for public essential services, such as health, care and education.

Climate finance – support for climate action in developing countries – is based on legally binding obligations set out in the UN Climate Convention and the Paris Agreement.\textsuperscript{236} A core component of the Agreement was developed countries’ commitment to mobilise US$100 billion by 2020. Cutting climate finance would mean cutting into the heart of the Paris Agreement. Developed countries have failed to scale-up climate finance appropriately, but the COVID-19 crisis must in no way be used to further step away from those commitments, especially because – as shown above – measures exist that can help tackle the impacts of the current pandemic while building climate resilience and/or reducing emissions. Instead, countries must consider committing to climate finance targets above US$100 billion after 2020, as climate change impacts are hitting harder and earlier than expected.

Funding for women’s economic empowerment has been growing, yet is likely to come increasingly under pressure with tighter public budgets and has not always been fit for purpose. In 2016–2017, the 30 members of the OECD DAC committed an average of US$44.8 billion toward gender equality and women’s empowerment programming.\textsuperscript{237} However, among the US$1.4 billion in donor funding that was allocated toward gender equality initiatives from 2010-2016, only 20% specifically targeted young women and girls.\textsuperscript{238}

With regard to humanitarian assistance, donors contributed only 54% of the US$29.7 billion required in 2019, leaving significant gaps.\textsuperscript{239} Less than 1% of total humanitarian finance was for GBV, despite its continued pervasiveness. This reflects a concerning trend – the gap between the humanitarian funding required and the funding received is widening. Nonetheless, one fund, the Central Emergency Response Fund (CERF), saw an increase in donor allocations in 2019, providing US$542 million in high-priority aid to more than 29 million people affected by humanitarian crises in 49 countries and territories.\textsuperscript{240} According to OCHA, the CERF ‘has


helped drive innovation, including anticipatory action, and encouraged the prioritisation of women and girls, people with disabilities, education in emergencies and other aspects of protection’.

From CARE’s perspective, several common challenges exist across these different streams of international support. Overall, there is the need to increase the share of ODA and climate funding that also targets gender equality objectives. CARE’s research found that, for example, that all G7 countries spend less than 10% of their support on adaptation programmes, which also pursue gender equality as a priority objective.241 Furthermore, a recent evaluation of European Commission development funding found that the percentage of ODA funding dedicated to strengthening gender equality remains very low, around 3% in the period of 2014–18.242 Within climate discussions, and to some extent the sustainable development finance debate more generally, there are proposals that, over time, could generate tens of billions of US dollars in support of actions in developing countries. These include levies on air or maritime transport, and fossil fuel extraction.243

The still massive amounts of fossil fuel subsidies present a key opportunity to redirect financial support. According to the IMF, estimated annual fossil fuel subsidies were at US$5.2 trillion in 2017, or 6.5% of the global economy, illustrating the scale of the challenge.244 This is approximately 30 times the lower end of the estimated climate change adaptation costs in developing countries (by 2030).245 It is also worth noting that such subsidies tend to benefit wealthier parts of a society. Experience shows that there are indeed ways to change the subsidy structure so that it is not the poorest who end up paying the price.246

Fossil fuel subsidies of USD 5.2 trillion (annually) equal

| Ca. 8 times what would be needed to compensate for the external private finance reduction (estimate) to developing economies due to COVID-19 impacts (USD 700 bn) |
| Ca. 11 times the estimated annual costs of converting the global electricity generation to mostly (ca. 86% by 2050) renewable energies (excluding benefits from avoided climate damage) |
| Ca. 20-30 times the estimated climate change adaptation costs (USD 140-300 bn) in developing countries fro 2030 |
| Ca. 170 times the estimated annual humanitarian finance needs (of ca. USD 30 bn, UNOCHA estimate) |

Every dollar of a fossil fuel subsidy not only works against countries’ obligations and goals under the Paris Agreement, but further fuels the climate crisis and undermines the prospects of young people and future generations to live in a world where major climate disruptions can be contained. Thus, the call to ‘end fossil fuel subsidies and reset the economy for a better world’ must be at the core of the COVID-19 response.250 Redirecting

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these subsidies can help fund, for example, coupons for energy efficient goods, green infrastructure development and just transition efforts.

To best incentivise public sectors and finance equitable recovery, donors and national governments should:

- **Donor countries should put in place ambitious domestic recovery plans, accompanied by international solidarity and support for the global response.** Donor countries should maintain and where possible increase the absolute levels of ODA that they provide, and in either case should aim to exceed their commitment to provide 0.7% of GNI on ODA.

- **ODA should be used primarily to focus on ending poverty, tackling inequalities and accelerating sustainable development** for the benefit of developing countries, in line with the OECD definition. Any attempts to open up the ODA definition to accounting for in-donor-country COVID-19 measures, which do not directly benefit developing countries, should be rejected. In line with this criterion, funding for vaccine distribution in least-developed countries should count as ODA, while generic scientific research should not.

- **Advancing gender equality within external public finance must become a priority.** Developed countries should fulfil their commitment to provide US$100 billion per year by the end of 2020 and beyond to support climate action in developing countries, through increasing new and additional climate finance for mitigation and adaptation (at least by 50%), and for addressing loss and damage. They must not divert climate finance nor backtrack on commitments made for future finance (such as into the Green Climate Fund or for raising climate finance after 2020), as this support will be critical for many developing countries. Highly indebted and least-developed countries should receive grant-based support. The strongest social, environmental, climate and human rights standards must apply to all financial support.

- **To fund the COVID-19 response in relation to achieving climate change and the Sustainable Development Goals, new and innovative finance sources should be implemented** which have the potential to generate truly additional resources (such as levies on air or maritime transport, fossil fuel extraction), linked, for example, to bail-out measures. Relatively small amounts per unit can generate billions of dollars, varying by the type of the finance source.
7. Conclusion

There is no doubt that the COVID-19 pandemic has been a shock, a truly global crisis that has affected every person around the world. However, as this report has shown, the impact of COVID-19 has not been equally felt. The pandemic has further exposed the inequalities that structure the world. It is deepening them in ways that will be felt for generations to come, potentially unravelling development and humanitarian progress achieved in the past.

To turn the tide and foster an equitable, gender-just and sustainable recovery, we must act now. National governments and donors, multilateral organisations and private sector stakeholders must:

- Prioritise gender equity throughout their strategies for economic and financial recovery, environmental policies and humanitarian response.
- Correct against the inequitable unpaid care burden and invest in universal social protection and safety nets during crises.
- Promote proactive labour market policies that create jobs, protect labour rights and ensure safety in the workplace.
- Strengthen women’s entrepreneurship and business opportunities and reduce barriers to access financial products and services.
- Build forward in a way that increases the resilience of women, girls and marginalised groups to climate- and pandemic-related shocks and stresses.
• Prioritise collecting sex- and age-disaggregated data, use gender analyses to make sense of the findings, and apply those findings in their responses.

• Mobilise adequate and increased public funding for COVID-19 recovery, alongside continued funding for gender equitable COVID-19 treatment and prevention.

• Increase the amount of funding that goes to essential programmes for women and girls and women-led and/or gender-focused organisations.

The future has challenges, but they can and must be overcome. The global community has a unique opportunity to change, to build forward by correcting inequalities and injustices. We can begin by including, accounting for, and supporting women and girls in economic and environmental policies and humanitarian responses. And we must begin today. This catalysing moment will not be here forever. We must act urgently to seize it and we must remain committed to it. The recommendations in this report are not temporary fixes that can be abandoned after the immediate threats of the pandemic have faded. They are necessary now – and permanently. They are a starting point for the systemic changes that are so desperately needed to move beyond rebuilding, towards building forward, to achieve gender justice and sustainable and equitable systems, once and for all.
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Founded in 1945, CARE is a leading humanitarian organization fighting global poverty and providing lifesaving assistance in emergencies. In 100 countries around the world, CARE places special focus on working alongside poor girls and women because, equipped with the proper resources, they have the power to help lift whole families and entire communities out of poverty. To learn more, visit www.care-international.org.