

SENEGAL

MAJOR RISKS



KEY BARRIERS

KEY BARRIERS FOR RURAL WOMEN TO ACCESS RESILIENCE BUILDING SERVICES

- Low *literacy* levels and lack of digital skills
- Lack of *financial skills* and limited knowledge of insurance
- Limited women's *mobile* phone access and ownership
- Limited *supply* of tailored financial and insurance products

DIGITAL INNOVATIONS FOR RURAL WOMEN'S RESILIENCE TO DISASTERS







KEY NEEDS



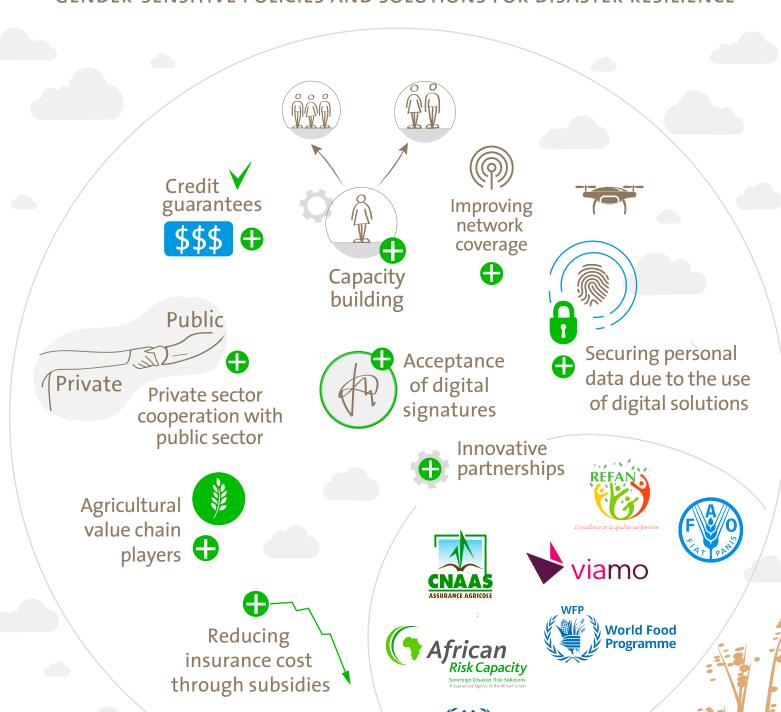
- Improved *financial skills* and improved access to agricultural credit and insurance
- Better access to productive assets, quality inputs and technical advisory
- Alternative livelihood opportunities to increase and diversify income
- Systems to *better manage losses* due to pests, diseases, floods and droughts

Crop damaged

Droughts by livestock & floods

ECOSYSTEM

INNOVATIVE PARTNERSHIPS TO DEVELOP TAILORED AND GENDER-SENSITIVE POLICIES AND SOLUTIONS FOR DISASTER RESILIENCE



SOLUTIONS

BUNDLED SOLUTIONS FOR INCLUSIVE CLIMATE INSURANCE, CLIMATE SERVICES, AGRICULTURAL INPUTS AND CREDIT

Digital and mobile

marketplace platforms

to connect women

smallholders to buyers



Online and mobile trainings on financial literacy



Push or pull information • libraries for early warning systems and advisor

Voice-based access to • mobile marketplace

Leverage mobile phones

and other digital channels

to raise awareness and

build capacity for disaster

resilience

Messages in • local languages

Digital marketing to increase sales through social media



Dematerialised, digitally-enabled agriculture insurance systems to make insurance more affordable and accessible

EASY ACCESS TO FINANCE

Digital access to insurance and banking services to reduce costs and acquire more customers

Disaster insurance at micro and macro level



KEY TAKE-AWAYS

- Need for improved access to *disaster risk* financing and transfer, as well as timely and accessible information and capacity building
- Rural women lack *information* on loans and insurances and on how to access them
- Innovative *partnerships* to co-develop policies and solutions for disaster resilience tailored to rural women's needs
- Bundled and *mobile-based solutions* for inclusive climate insurance and voice-based information with agriculture inputs or credit

VISION & GOAL



MAKING RURAL WOMEN MORE RESILIENT TO CLIMATE **CHANGE AND DISASTERS**





HOLISTIC APPROACH