**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

**Major Risks**

- Droughts
- Floods & heavy rainfall
- Attack from pests, diseases and livestock

**Key Barriers**

- 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**

- **Ecosystem**
  - Innovative partnerships to develop tailored and gender-sensitive policies and solutions for disaster resilience
  - Bundled and mobile-based solutions for inclusive climate insurance and voice-based information with agriculture inputs or credit

- **Solutions**
  - Digital and mobile marketplace platforms to connect women smallholders to buyers
  - Online and mobile trainings on financial literacy
  - Digital marketing to increase sales through social media
  - Dematerialised, digitally-enabled agriculture insurance systems to make insurance more affordable and accessible
  - Digital marketing to increase sales through social media

- **Key Take-aways**
  - Need for improved access to disaster risk financing and transfer, as well as timely and accessible information and capacity building
  - 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**

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