Digital Innovations for Rural Women’s Resilience to Disasters

**Major Risks**

- Cyclones & flood
- Droughts & erosion
- Attack from pests and diseases
- Seismic risk

**Key Takeaways**

- Women’s lives and livelihoods are often affected by natural disasters and climate change, highlighting the need for digital innovations to address specific needs and strengthen their resilience.

**Key Barriers**

- Limited supply of formal financial and insurance products for rural women.
- Limited knowledge of and trust in formal insurance and financial institutions.
- Limited access to mobile phones and limited digital and financial literacy.
- Limited range of financial products currently offered through existing mobile wallets.
- Limited land tenure rights, agricultural skills and productivity and irregular income.

**Digital Innovations to Improve Demand and Delivery of Services**

- Solutions designed on limited technical and financial capabilities.
- Innovative solutions to address women’s specific needs.
- Mobile financial services that facilitate women’s access to formal and informal credit and enable index-insurance, and disaster risk transfer solutions.

**Driving Demand**

- Awareness raising of existing financial and insurance products and services.
- Understanding and value the need for complementary solutions for risk assessment and care take.
- Access to digital technologies.

**Enhancing Delivery**

- Remote and mobile platforms.
- Mobile network operators need to enable mobile money to facilitate access to credit.
- Mobile and mobile platforms.

**Enabling Ecosystem**

- Enhanced delivery of services.
- Access to credit, basic social services, digital and mobile financial services.
- Investment in power and telecom infrastructure.

**Key Needs**

- Awareness raising of existing financial and insurance products and services.
- Products and services that address women’s needs.
- Income classification through equipment and technology for disaster and climate change.

**Key Innovations**

- Disaster risk transfer solutions.
- Disasters risk transfer solutions.
- Digital platforms.
- Mobile and mobile platforms.

**Enabling Ecosystem**

- Sustainable models for financing.
- Connectivity.
- Access to information.

**Vision and Goal**

- Making rural women more resilient to climate change and disasters.