



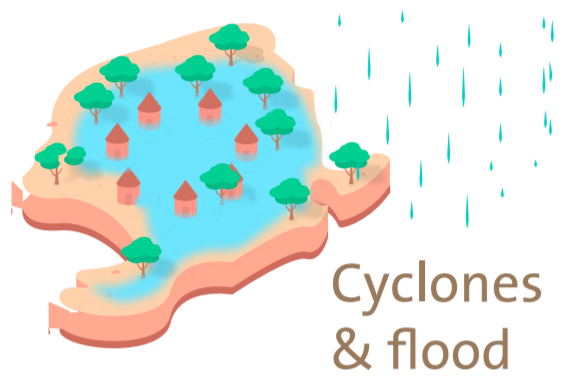
HAITI

DIGITAL INNOVATIONS FOR RURAL WOMEN'S RESILIENCE TO DISASTERS

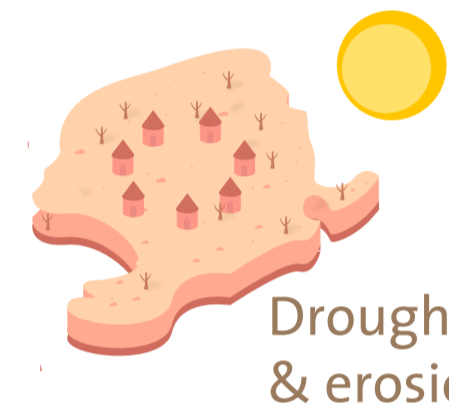


MAJOR RISKS

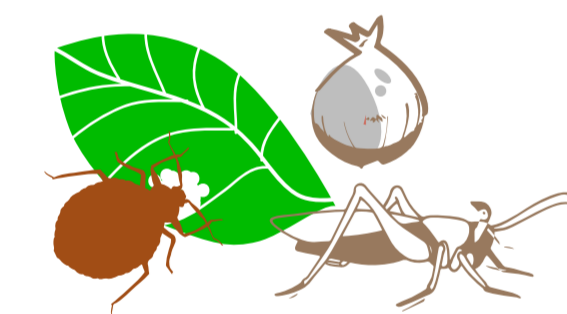
KEY DISASTER RISKS FACED BY RURAL WOMEN IN HAITI



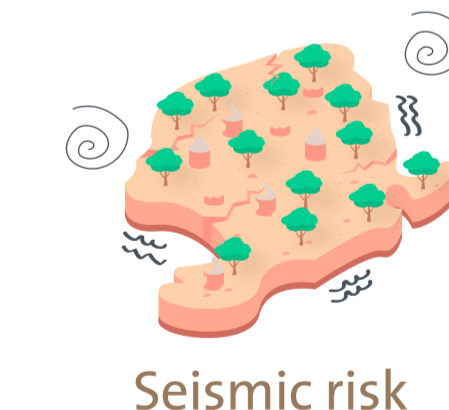
Cyclones & flood



Droughts & erosion



Attack from pests and diseases



Seismic risk



- Maize
- Beans
- Cocoa
- Peanuts
- Cassava
- Aromatic plants

KEY TAKE-AWAYS

Women's lives and livelihoods are disproportionately affected by natural disasters and climate change



For rural women to truly benefit from digital innovations, these must be co-designed through a gender lens and by taking into account their specific needs

SPECIFIC NEEDS

CREDIT

Having a source of credit has proved to be very useful. Women don't yet know how to get funds, so education is needed.

Digital technology and innovation can foster women's financial inclusion and their resilience to disasters

Innovations to address rural women's risk financing and transfer include mobile enabled index-insurance, digital technologies to facilitate access to formal and informal credit and digital platforms to increase access to market and diversify income

Innovations to address rural women's risk reduction include mobile-enabled agriculture and climate advisory, including early warnings for tropical storms

Resilience building services should leverage the strong community-based women's networks

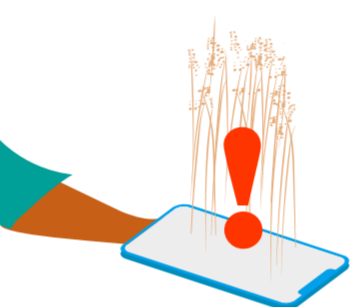
KEY BARRIERS

KEY BARRIERS FOR RURAL WOMEN TO ACCESS RESILIENCE-BUILDING SERVICES

Limited supply of formal financial and insurance products for rural women



Limited knowledge of and trust for formal insurance and financial institutions

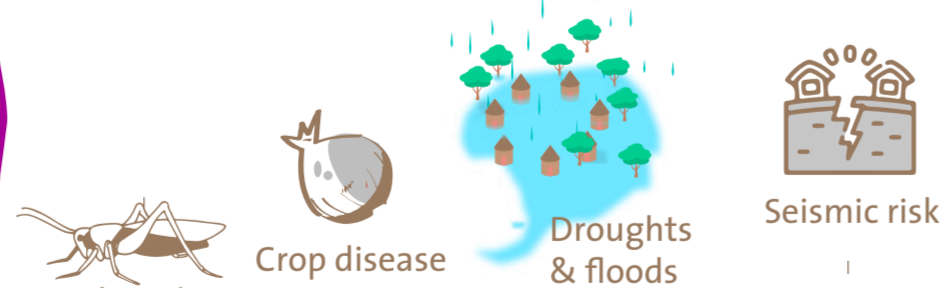


Limited ownership of mobile phones and limited digital and financial literacy

Limited range of financial products currently offered through existing mobile wallets



Limited land tenure rights, agricultural yield and productivity and irregular income



DIGITAL INNOVATIONS TO IMPROVE DEMAND AND DELIVERY OF SERVICES

DRIVING DEMAND

Solutions designed in the best interest of women

Invest in education and literacy, in all aspects

Build trust in digital technologies and financial services among women



Identify and address bottlenecks in access to finance through gender perspective



ENHANCING DELIVERY

Non-traditional & community-based models for loans and saving

Mobile network operators and mobile wallets as entry points

Access to credit at a favorable rate.



Services and products designed with a gender perspective



Bundling services: agri-inputs, financial products, etc.

ENABLING ECOSYSTEM

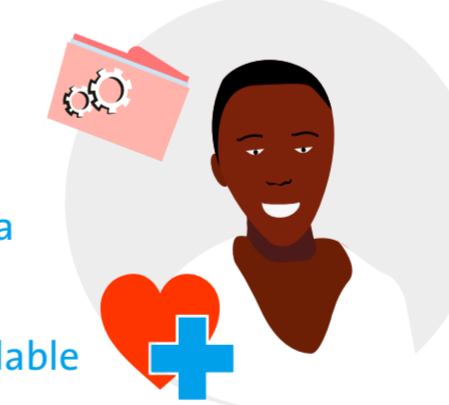
Policies and programs that increase productivity and income of women farmers

Behaviour change through digital and traditional media

Basic social services: affordable education and healthcare

Regulatory framework to facilitate digital and mobile financial services

Invest in power and telecom infrastructure



DIGITAL INNOVATIONS FOR RURAL WOMEN-CENTERED RISK FINANCING AND RISK TRANSFER

KEY NEEDS

Awareness of existing financial products and services

Understand and value the woman's complex role as entrepreneur/farmer and care-taker



Products and services that address their needs

Income diversification through equipment for production, processing and storage

KEY INNOVATIONS

Disaster risk transfer solutions like index-based insurance bundled with health/life insurance

Remote onboarding and mobile money to facilitate access to credit

ENABLING ECOSYSTEM

Financing of agricultural insurance premiums by public sector

Collect and analyze data to assess current situation and develop evidence-based policies and programmes



Digital and mobile marketplace platforms to facilitate women's access to market

Digital traceability platforms to increase farmers' income, like Farm-Trace or AgriLedger

Expand services offered through mobile-wallets and increase transaction limits

Sustainable models for micro-insurance involving public and private sector

Layered approach combining sovereign disaster insurance (CCRIF) with micro-insurance

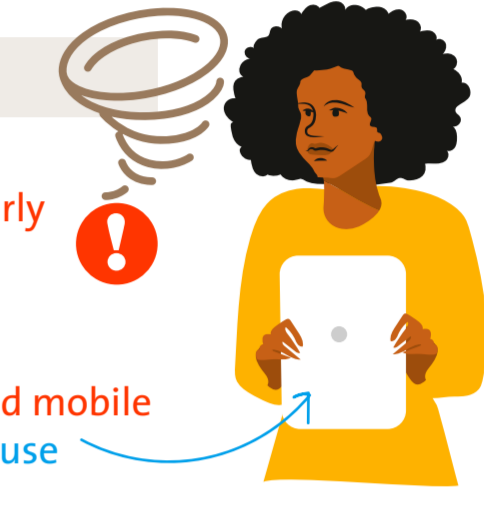


DIGITAL INNOVATIONS FOR RURAL WOMEN-CENTERED DISASTER RISK REDUCTION

KEY NEEDS

Community-based early warning systems for tropical cyclones

Training on digital and mobile technology and their use



Advisory services on natural disasters, climate risks and agriculture

Irrigation facilities and equipment to mitigate impact of droughts and floods

KEY INNOVATIONS

WhatsApp groups for early warning and exchange of critical information

Development of telemetry based automatic weather station network

Prefer technologies that do not require internet connection

Alerts via mobile: targeted SMS and push notifications

Mobile services for farm advisory via SMS, USSD and Apps

ENABLING ECOSYSTEM

Development of nation-wide early warning system

Collaboration with National Hydro-Meteorological Unit, AGERCA and other partners

Strengthen the role of women in local Civil Protection committees

VISION AND GOAL

DESIGN AND PILOT TAILORED DIGITAL INNOVATIONS TO ADDRESS RURAL WOMEN'S NEEDS AND STRENGTHEN THEIR RESILIENCE

MAKING RURAL WOMEN MORE RESILIENT TO CLIMATE CHANGE AND DISASTERS