Digital Innovations for Rural Women’s Resilience to Disasters

**Key Barriers**

- Limited supply of financial products for farmers and lack of agriculture insurance
- Limited women’s trust and limited literacy, including digital and financial literacy
- Barriers to formal credit, including gender-related queues and high cost
- Poor and irregular income due to poor access to market and storage facilities
- Poor rural infrastructure and limited access to digital technologies

**Key Needs**

- Access to tools, food and equipment for drought and flood risk management
- Advice on better agricultural practices and management of natural resources
- Weather information and services and early warning systems
- Better access to electricity and smartphone and better connectivity
- Enhanced mobile financial services for financial inclusion, including credit and insurance
- Improved financial skills and literacy and bridging the trust gap

**Innovative Solutions**

- **Ecosystem**
  - Ensure that women have access to mobile technology and services
  - Build women’s digital skills to use mobile phones for productive purposes
  - Investments to improve access to quality infrastructure, internet, electricity
  - Build women’s digital skills to use mobile phones for productive purposes
  - Disaster and agriculture insurance at micro and macro levels

- **Innovative and Digital Solutions**
  - Mobile phones as a channel for digital risk management
  - Mobile-enabled agriculture advisory, weather services and early warning
  - One-stop shop digital and mobile marketplace platforms to connect women farmers to buyers, search market prices, take and repay loans, etc.
  - Adopt user-friendly and contextualized design and contents

**Vision and Goal**

- Foster Public-Private Partnerships and bring in the formal private sector to absorb risks
- Leverage free satellite data for disaster risk management
- Innovations partnerships to enable tailored and gender-sensitive policies and innovations for rural women’s resilience

- **Key Take-aways**
  - Need for better access to formal agricultural credit and insurance, as well as weather and agricultural advisory services
  - Innovative partnerships to enable tailored and gender-sensitive policies and innovations for resilience

**Major Risks**

- Crop disease
- Droughts & floods
- Storms

**Key Issues**

- Poor networks
- High costs
- Lack of trust

**Integration of mobile wallets to enable digital payments**