MALAWI

DIGITAL INNOVATIONS FOR RURAL WOMEN'S RESILIENCE TO DISASTERS

ENABLING ECOSYSTEM





KEY TAKE-AWAYS



Need for better access to formal

advisory services

agricultural credit and insurance,

as well as weather and agricultural

Innovative partnerships to enable

and innovations for rural

women's resilience

tailored and gender-sensitive policies

MAJOR RISKS



Plant pests and diseases





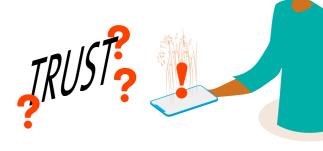
Floods, heavy rainfall and storms

KEY BARRIERS

KEY BARRIERS FOR WOMEN TO
ACCESS RESILIENCE BUILDING SERVICES



Limited financial literacy and awareness of existing options and lack of trust



Barriers to formal finance due to their *high cost* and unequal *gender* and social norms

Low profits due to growing low-value crops, low productivity,

informality and poor access to market

Poor rural infrastructuland limited access to digital and mobile technologies



disease



KEY NEEDS

KEY NEEDS OF RURAL WOMEN TO BE MORE RESILIENT TO CLIMATE AND DISASTERS

Enhanced financial inclusion, through better access to formal credit and insurance

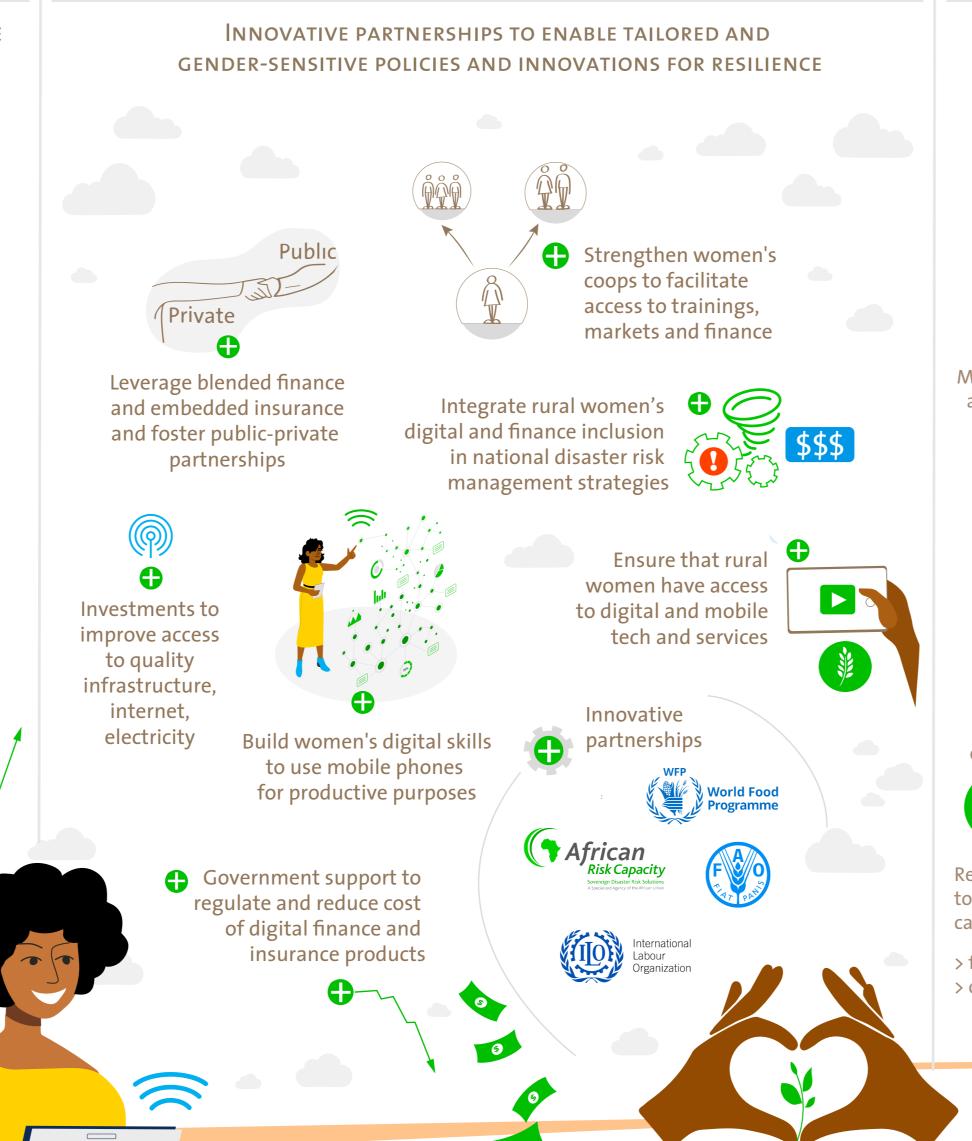


Timely climate information and early warnings for disaster preparedness

Access to improved inputs, tools and equipment for drought risk management

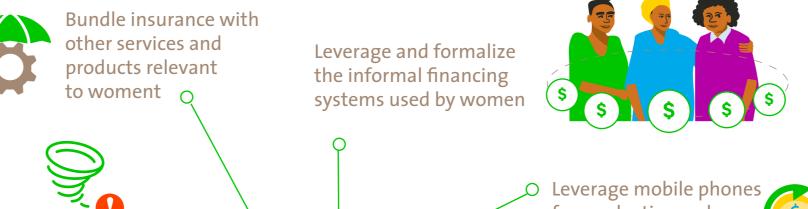
Improved financial literacy and bridging the trust gap with financial institutions

Better infrastructure and connectivity and better access to digital technology



INNOVATIVE AND DIGITAL SOLUTIONS

BUNDLED AND GENDER-SENSITIVE DISASTER RISK MANAGEMENT SOLUTIONS,
LEVERAGING MOBILE PHONES AND DIGITAL PLATFORMS



Mobile-enabled agriculture advisory, weather services and early warning One-stop shop digital and mobile platforms connecting women farmers to advisory

Digital platforms as a gateway to finance and risk management

User-friendly and contextualized design and contents

Remote trainings via mobile to build rural women's capacity and skills:

> financial and insurance skills> digital literacy and skills



HOLISTIC APPROACH

Leverage free satellite data for disaster risk management

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for productive and commercial purposes

hinder access to technology, formal finance and markets

One-stop shop digital and mobile platforms connecting

services, markets and finance

beneficiaries, virtual

Integration of mobile wallets

payments

Disaster insurance at

micro and macro level

to enable digital

Technology compatible

with feature phones

___ Leverage blockchain to

enable database of

wallets, etc.

 Bundled and gender-sensitive disaster risk management solutions, leveraging mobile phones and digital platforms

Digital and mobile solutions are

rural women are left behind

in the digital revolution

key for resilience building but

Rural women face barriers related

to literacy, gender and cost that

VISION AND GOAL



MAKING RURAL WOMEN MORE RESILIENT
TO CLIMATE CHANGE AND DISASTERS

SMART