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puts media workers  
behind bars

## **INDEBTED COUNTRIES**

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# Risks in daily life

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## FOCUS

### Risks in daily life

The societies of high-income countries are organised in ways that minimise and manage risks. Purchasing power helps, but strong institutions matter more. They facilitate the dynamic interaction of different sectors, such as government, private business and scientific research. When private insurances dovetail with governmental social protection, human security and resilience benefit in particular. Where prudent regulation does not apply, however, hazards abound in daily life (page 18 ff).

Title: Construction site in Bhaktapur, Nepal.  
Photo: picture alliance / ZUMAPRESS.com / Amit Machamasi





Where regulations do not matter, hazards abound. Our focus section on risks in daily life starts on page 18. It is pertinent to all of the UN's Sustainable Development Goals (SDGs).

differentiation offers: good infrastructure, rule of law, a skilled work force, excellent universities et cetera.

There is reason why the countries that rank highest in the UN's Human Development Index do not resemble libertarian small-state fantasies. Unfortunately, thinking in terms of survival-of-the-fittest individualism has had a lasting impact on both conservative and populist parties in many countries. Western democracy would be in a better shape if concern for the common good were emphasised more. Indeed, some still liken climate action to business-strangling socialism. Human development needs markets and private companies, but other institutions too.

Our safety and resilience depend on the right balance – and in an era of increasing global problems, we need to become much better at finding global solutions. Even more than at the national level, success will depend on expertise, empathy, fact-based debate and a willingness to compromise, but not on alpha males imposing their will.

## How to ensure safety in daily life

Life tends to be particularly safe in high-income countries. Strong purchasing power helps, but the main reason is that societies are organised in ways that reduce and manage risks. Every country is different, of course, but the big secret of national success is the dynamic interaction of markets, government agencies, law courts, scientific institutes and other institutions. Sociologists speak of “functional differentiation”. It is why prosperous economies are typically mixed economies, with important roles for private and public sector.

Markets drive wealth creation, but they also tend to leave masses behind. Some unfair business practices must be made illegal. Tax-funded social protection can prevent the worst destitution. Labour laws prevent harm, and so does environmental legislation. In many ways, market and state complement one another. In Germany, for example, anyone who registers a car must also buy liability insurance, so accident damages are generally covered.

Infrastructure is crucial. Urban planning and building codes ensure that people have homes with appropriate amenities. Whether tap water is safe to drink matters. Whether a utility is private or governmental, is less important. Either way, good results depend on people having rights and being heard.

Nonetheless, market-radical libertarians see society as a jungle, with everyone maximising personal gains. To them, freedom means the absence of taxes and regulations. In their eyes, everyone is entitled to whatever they can pay and accumulating wealth by whatever means is considered good. Those with the highest incomes are believed to be the most valuable leaders, who must run their business as they please.

Human nature is actually quite different. People depend on – and are shaped by – their communities. The more difficult a community's environment is, the more important solidarity becomes. Indigenous peoples, who live in real jungles, typically have a strong spirit of cohesion, but no concept of individual entrepreneurship.

Social disparities make crime more likely – including the violent kind. Thanks not least to good public health care and education opportunities, Scandinavian societies are more inclusive than the USA, where the myth of the wilderness-clearing superhero is particularly strong.

Libertarianism is popular among Silicon Valley plutocrats. They should know better. America's hub of digital innovation did arise in a west that was no longer “wild”. From the start, tech entrepreneurs needed the opportunities that advanced functional



**HANS DEMBOWSKI**  
is editor in chief of **D+C Development and Cooperation / E+Z Entwicklung und Zusammenarbeit**.

[euz.editor@dandc.eu](mailto:euz.editor@dandc.eu)

The impacts of the Covid-19 pandemic on immunisation programmes in Africa are mixed so far. There are upsides and downsides, as Benjamin M. Kagina argues in this issue (p. 19). He is a doctor of medicine at the University of Cape Town. He works for the Vaccines for Africa Initiative and directs the support hub that gives advice to



National Immunisation Technical Advisory Groups (NITAGs) across the continent. Regular readers will remember him from previous contributions.

► You'll find all contributions of our focus section plus related ones on our website – they'll be compiled in next month's briefing section.



## MILITARY SECURITY

# “Systemic coups” in West Africa

French efforts to stabilise Mali have failed dramatically. An assertive military regime has taken power there, and coups are shaking other West African countries. Vladimir Antwi-Danso of the Ghana Armed Forces Command & Staff College told D+C/E+Z in an interview what global trends are driving the crisis.

Vladimir Antwi-Danso interviewed by Hans Dembowski

We made this telephone appointment to discuss the security situation in West Africa, but in view of Russia’s invasion of Ukraine, I’d like to start with something else. A nuclear-armed former superpower is attacking a sovereign neighbour without any pretence of acting in pursuit of the public good or respecting the multilateral order. I am surprised that some are now criticising global media of being Eurocentric because they pay so much attention to this war. Do you as an African intellectual not think that this attention is merited?

Yes, I certainly think that this war deserves global attention. However, it is striking that international media never expressed this kind of anger and outrage when western-led military interventions attacked sovereign nations. Coverage of the wars in Kosovo, Afghanistan, Iraq and Libya was far more understanding of what western governments were doing. It is noteworthy, moreover, that some western reporters have indeed made racist comments, for example when they emphasised that Ukrainian refugees look European and are Christians.

Yes, I agree, those statements are unacceptable. As for the wars you just mentioned, I would however argue that the context was quite different. The wars were controversial, but in each and every case, a broad international coalition opted to fight. There was also some kind of mandate from the UN Security Council, though it was sometimes given retroactively, and US President George W. Bush’s claim to be enforcing a UN mandate with his invasion of Iraq was dubious



“Russia’s attack on Ukraine is atrocious.”  
Destroyed apartment building in Kharkiv.

from the start. This time, however, the aggressor is acting in a sense of nationalistic self-empowerment and there is no chance at all of Russia ever getting a UN mandate. I’m not going to defend Russia’s attack on Ukraine in any way. It is atrocious. Full stop. But let me insist that there were two serious problems with the UN mandates you just mentioned. First of all, going to war before getting the mandate considerably undermined the authority of the UN Security Council each and every time. According to international law, it has the monopoly on deciding about legitimate warfare. Second, mission creep meant that military operations fast served goals that were not spelled out in the UN mandate. In Iraq, the search for weapons of mass destruction was fast replaced by regime change. In Libya, the imposition of the no-fly zone was managed in

a way that equally led to regime change. The interventions in both Iraq and Libya had detrimental impacts on our world region, which western observers tend to neglect. In particular, jihadism became much stronger. On the one hand, frustrated young men began to identify with Muslim victims. On the other, arms from Libya suddenly became abundantly available.

Jihadism is one of the main issues in the multidimensional crisis the Sahel region is facing. As far as I know, the others are global heating which is destroying rural livelihoods, fast population growth and drugs trafficking, and coronavirus has compounded problems. Is that correct?

Well, arms trafficking matters too, and I think it must be emphasised that all the multiple problems are reinforcing jihadism. People are desperate and, to some, violent extremism looks attractive. In a vicious cycle, they then further destabilise our countries.

How do the military coups in Guinea, Mali and Burkina Faso fit into the picture?

The important thing to understand is that they differ from the kind of military coups we saw in the past. West Africa is now witnessing systemic coups. The leaders notice that statehood is failing and step in to prevent the worst. In the past, we had conspirative coups, with some officers grabbing power and then exploiting their country as they pleased. The coup leaders today may actually be quite serious about wanting to return to democracy in the not so distant future, but they feel they need to get a grip on things first. It is promising that the regime in Burkina recently appointed a civilian prime minister.

What went wrong with the French mission in Mali? It went on for many years and was meant to stabilise the country.

The French leadership made three fundamental mistakes:

- The biggest was that they behaved like colonial masters. They basically gave orders to local authorities, and that included the national government.
- Moreover, they failed to understand that an African state is not like a European one. To a large extent, we have no state in rural areas, and that is especially true of Mali’s vast Saharan north. In Africa, a national government does not have immediate

authority everywhere in its country. This is more a question of infrastructure than of democratic legitimacy.

- Finally, the French did not do anything to win hearts and minds. They showed no respect for the traditional chieftains and religious leaders who actually are very influential in areas where the state has no real presence.

**This scenario sounds a lot like what happened in Afghanistan.**

Yes, it does – and for an obvious reason. The fundamental mistakes are similar. Compounding the problems, people in all Francophone countries in our region see their former colonial master pretty much in the same light. Paris is arrogant, has all too often sided with corrupt leaders and does not enjoy people’s trust. At the same time, France was clearly the leader in all international military support efforts, so its bad reputation affects UN and EU engagement as well.

**Does that mean that democracy is at risk across West Africa?**

I think you need a more nuanced perspective. Ballots don’t stop bullets. To a large extent, what western countries have been supporting, was democracy as an event. Elections are held, a government takes office, but the problems go on. What we need is procedural democracy that actually solves problems. As long as our political systems basically remain event oriented, they will always be weak. Western governments have been paying more attention to the ceremonies of democracy than to the substance of good governance. Elections can be bought – and they often are. Solving a nation’s problems is a much greater challenge.

**ECOWAS – the Economic Community of West African States – supports democracy in principle and has imposed sanctions on the military regime in Mali. Will that make a difference?**

No, not really, and the reason is that the ECOWAS protocols are not up to purpose. For example, they do not take into concern that Mali belongs to the West African Monetary Union of Francophone countries. They all use the CFA Franc. The sanctions cut across different sectors and affect many countries, but they do not help to tackle the dramatic and multidimensional crisis which is giving rise to systemic coups. We



“The French behaved like colonial masters” in Mali.

have signs that Niger is probably at risk too. The ECOWAS protocols are only designed to tackle kleptocratic autocrats of the kind that caused the civil wars in Liberia and Sierra Leone at the end of the 20<sup>th</sup> century.

**How do you assess Russian interests and involvement in Africa?**

Well, Moscow basically wants to counter western interests wherever it can. Where Russia’s government sees weakness, it tries to step in. They don’t care about rules and don’t have high expectations regarding what African governments can – or should – do. Copying the US example of Blackwater, the company now called Academi, the Kremlin created the Wagner Group, a private-sector entity that provides military services. Its mercenaries are prepared to do dirty work, and their operations are more deadly than those of French soldiers. On the other hand, the Russians want to be

paid and have shown keen interest in African goldmines.

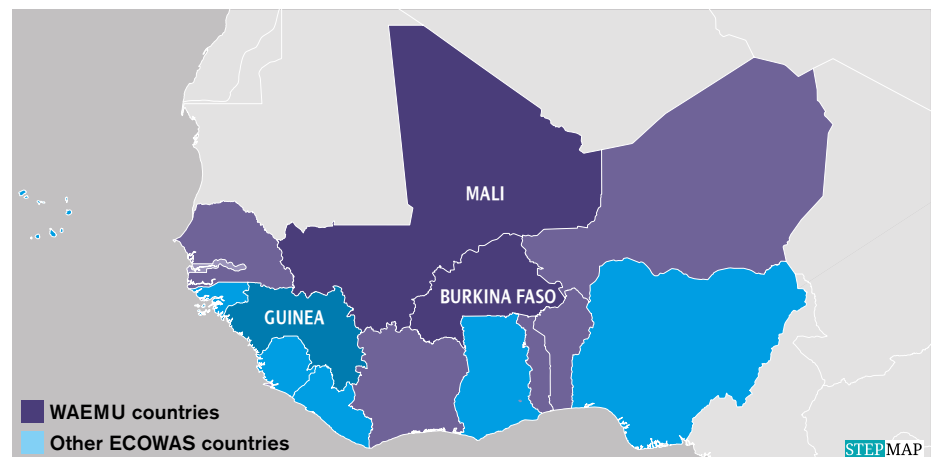
**What kind of multilateral support does West Africa need?**

We are feeling the impact of global trends – jihadist violence, the climate crisis, drugs and arms smuggling. We have not caused them and cannot be expected to get a grip on them on our own. Conventional ODA (official development assistance) will not do so either. To a large extent, our low and lower-middle-income countries are being left to ourselves as we are struggling with global challenges.



**VLADIMIR ANTWI-DANSO** is the dean and director of academic affairs at the Ghana Armed Forces Command & Staff College (GAFCS).

[vladanso@yahoo.com](mailto:vladanso@yahoo.com)



## REFORESTATION

# Helping nature recover

**Malawi urgently needs a vigorous programme of land conservation and tree-planting to save what is left of its forests. This involves putting long-term sustainability ahead of short-term concerns.**

By Rabson Kondowe

In the 1970s, when Sosten Chiotha was a student, the forest in the Zomba Nature Reserve near his university was lush and flourishing. “As a student of physical science I visited the mountain regularly for practical observations,” recalls Chiotha, now the regional director for southern and eastern Africa at Leadership for Environment and Development (LEAD), an NGO focused on sustainable development.

Today, the once-thriving forest is withering away. Depressingly, that is true of woodlands across the country. According to Index Mundi, a data portal, forests covered 41% of Malawi’s land mass in 1990. By 2015, the share was a mere 33%. Things have been getting worse since.

The loss of forest land has several causes. As the population grows, communities convert natural areas to agricultural uses and build houses and roads. At the same time, many Malawians rely on firewood and charcoal for energy, further depleting the forests.

Deforestation has alarming consequences. When trees are cut down, the soil around them becomes less able to absorb water. Rainwater runs off quickly, instead of seeping into the ground. Accordingly, groundwater supplies dwindle. Further consequences include flooding, soil erosion and more greenhouse-gas emissions.

To deal with these problems, the government should take steps to restore forests, Chiotha says. In his eyes, a vigorous programme of land conservation and tree planting is necessary. The benefits of reforestation include bolstering biodiversity and better adaptation to climate change.

As a step in this direction, LEAD is working with community groups to reclaim former forest land near Zomba, a city in

south-eastern Malawi. East of the city, at Sadzi near Lake Chilwa, is a hill with 67 hectares of now-degraded land. The area has chronic floods and mud slides due to deforestation.

LEAD and its partners are planting trees at Sadzi to control flooding and restore groundwater supplies. “We managed to ban infrastructural development and farming in the area,” says Chiotha. “We have reduced erosion, started to replenish the water table and increased plant and animal diversity.” (Also see my article on biodiversity in the Focus section of D+C/E+Z Digital Monthly 2021/11.)

The work at Sadzi has already reduced flooding there, Chiotha says. “When we started in 2013 the vegetation cover was under 20% and now it has almost doubled.” As the newly planted trees grow at the Sadzi site, the Zomba region will see lower greenhouse-gas levels, he predicts.

Chiotha believes this approach can be used elsewhere, including in cities. The key

is to persuade local community groups to join the effort.

Building such coalitions is not easy, since communities worry that planting trees in places such as river banks will block other uses for the land. People who have already built houses in green spaces in cities like Zomba and Blantyre raise strong objections, Chiotha says. “It is very tough to get them to understand that those should be conservation areas rather than settlement areas.”

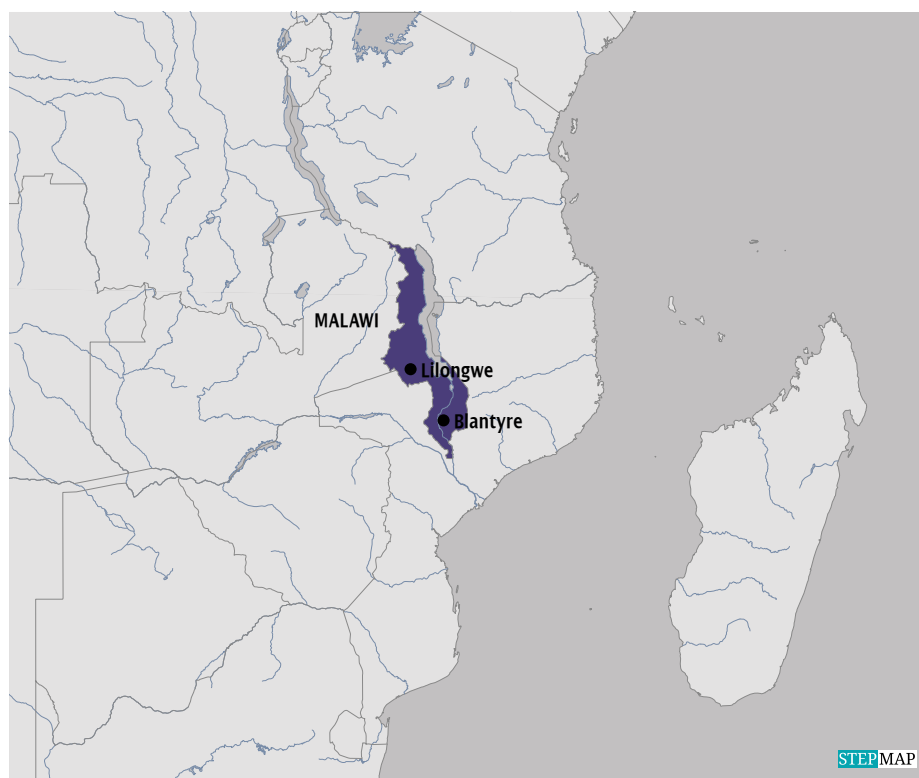
Ultimately, the biggest obstacle is short-term thinking, as communities focus on immediate problems rather than on long-term protection of the environment and livelihoods, Chiotha believes.

“Government should set up programmes for the next 15–20 years to establish forests where there have been none, and to plant trees on recently deforested land,” he says. “Non-governmental organisations and the private sector should be able to contribute to these programmes. Once that is done, we will see a change in the country.”



**RABSON KONDOWE**  
is a journalist in Blantyre,  
Malawi.

[kondowerabie@gmail.com](mailto:kondowerabie@gmail.com)







Protest against the Egyptian president at the African Union - EU Summit in Brussels in February 2022.

EGYPT

## Despotic measures and dubious charges

Since President Abdel Fattah al-Sisi seized power in Egypt in 2013, he has ruled the country with an iron fist. Civil society, opposition and free press struggle to survive. Tens of thousands of political prisoners, including at least 24 media professionals, are behind bars. The regime restricts the freedom of expression by taking repressive action and controlling what is reported.

By Sofian Philip Naceur

Al-Sisi, a former top general, likes to showcase his country as an anchor of stability and a regional power of political and military relevance. He also points to a booming economy offering great prospects for multinational corporations. This is the picture he tried to paint once more when visiting Brussels for the African Union - EU summit in February 2022. However, Egypt's dictator encountered headwinds in the EU capital. Human-rights groups seized the opportunity to protest against his regime's civil-rights abuses. Moreover, their fierce criticism was

echoed by members of the European parliaments and even government officials.

In early February, 175 members of various European parliaments appealed to the UN Human Rights Council. They asked it to step up pressure on Egypt's regime to stop systematically violating fundamental rights. Annalena Baerbock, Germany's foreign minister, later announced Germany would make future arms exports to Egypt dependent on the human-rights situation. Human-rights organisations called on the EU Commission not to roll out the red carpet for al-Sisi in Brussels, demanding instead that Egypt's human-rights crisis should be put on the agenda.

The non-governmental Committee to Protect Journalists (CPJ) used al-Sisi's visit to Brussels to appeal to the EU Commission to stop business as usual with Egypt. "Al-Sisi has systematically attacked the press, imprisoned journalists and silenced critical voices," the CPJ stated.

These are indeed testing times for Egyptian media and journalists who dare

to criticise their government. In 2021, the country ranked 166<sup>th</sup> out of 180 nations in the World Press Freedom Index, which is compiled annually by the international NGO Reporters Without Borders (Reporters sans frontières - RSF). According to RSF, 22 journalists and two citizen reporters are currently behind bars in Egypt. This makes the country "one of the world's biggest jailers of journalists". The number of imprisoned media professionals is higher only in three countries: Saudi Arabia, China and Myanmar.

Journalists and media professionals are arrested, tried and sentenced for government-critical reporting. Compounding the problems, many become victims of arbitrary processes based on vaguely formulated laws and accusations. At the end of 2021, the reporters Hisham Fouad and Hossam Moanis were sentenced to four years in prison by a Cairo court for "spreading false news in Egypt and abroad". When Fouad was arrested in Cairo in 2019, he was initially accused of "economic conspiracy" and even "terrorism". Egyptian law enforcement often uses terrorism charges to silence critical voices.

According to RSF, Egypt now has a "draconian legislative arsenal" that limits media freedom in the country. The 2015 Anti-Terrorism Law is an example. It stops journalists disseminating anything but official information about terrorist attacks. Violators face legal action under the Anti-Terrorism Law and risk hefty prison sentences.

In 2018, the government enacted two more pieces of legislation that hugely restrict free speech and press freedom:

- The Cybercrime Law compels telecommunication companies to store user data for 180 days.
- The Media Law regulates the licensing of press organs and paved the way for the establishment of the Supreme Council for Media Regulation, a body wholly controlled by the executive. It allows the regime to manipulate Egypt's media landscape at will. Significantly, the Council is based in the Maspero television building in downtown Cairo, where the state broadcasting company is headquartered.

### BRINGING THE MEDIA INTO LINE

With these and other laws, the regime has created an environment in which Egypt's media are legally compelled to toe the government line. This system is very effective. Even under Hosni Mubarak, the long-term dictator who was overthrown in 2011, public reporting was never subject to the degree of state control that is exercised today. It was risky to criticise the government in the Mubarak years, but private media companies had far more leeway – as long as their reporting was largely in the regime's interest. Al-Sisi, by contrast, relies on direct

control of the press. He has systematically extended state influence even in private media companies.

Businessmen and politicians were forced to sell their stakes in TV networks and newspapers. Some had to withdraw from media business entirely. Companies associated with the foreign intelligence agency GIS (General Intelligence Service) took over their shares. In 2016, steel tycoon Ahmed Abou Hashima – a businessman close to the regime – started buying up newspapers and television networks for his holding company called the Egyptian Media Group (EMG). Shortly afterwards, Abou Hashima's shares in EMG were transferred to Eagle Capital, an investment firm which belongs to the GIS. This was revealed by Mada Masr, an independent Egyptian news platform in 2017.

EMG owns the popular TV networks ONTV and CBS, six newspapers, two movie and television production companies as well as seven marketing and advertising agencies. In addition to the state broadcaster, al-Sisi's regime thus controls important components of private-sector media. It uses its media power to disseminate pro-government narratives and propaganda. The acquisition of television-production companies, in particular, was central to al-Sisi's efforts to breathe new life into Egypt's run-down film industry. He wants to harness it for po-

litical purposes. ONTV and other broadcasters now release one glossy TV production after another, flooding screens and social media with pro-government propaganda.

### INTERNET SURVEILLANCE

As the state thus dominates the conventional media sector, the internet is now the only space where free speech is still possible. Even this space is shrinking. In 2017, Egyptian authorities began blocking internet content critical of the government. Since then, domestic access to at least 500 websites has been blocked, including prominent news and NGO websites (see box below).

Government-critical content on the internet is not simply blocked. The security apparatus documents related items and uses them for criminal prosecutions. In recent years, countless people were arrested and taken to court for criticising the regime or expressing unwelcome opinions on the internet.



**SOFIAN PHILIP NACEUR**  
works as a project manager  
for the Rosa Luxemburg  
Foundation in Tunis and as  
a freelance journalist. His

work focuses on Egypt and Algeria.  
[mail@sofiannaceur.de](mailto:mail@sofiannaceur.de)

## How Cairo spies on regime critics online

In its surveillance operations targeting free press outlets and critics of the system, the Egyptian regime uses spyware – some of it developed by European companies. Since al-Sisi came to power, state agencies have acquired sophisticated spying software from France, Italy and Germany. The digital technology evidently serves to track regime critics on the internet.

Spyware developed by the Anglo-German Gamma

Group was acquired by Egypt even before the Arab Spring in 2011. In 2018, however, the regime expanded its options by buying CEREBRO software. It was developed by the French Amesys Group and can be used to spy on smartphones. Nexa Technologies – also based in France – bought CEREBRO and sold it to Egypt through an intermediary in the United Arab Emirates. Moreover, Amnesty International, the human-rights organisation, reported in

2020 that it had also found sophisticated FinFisher spyware in Egypt. FinFisher is a Munich-based company. Details of a deal between FinFisher and



Egypt remain unknown. However, European spyware companies are apparently systematically selling their products to Egypt's cash-rich security apparatus.

In the eyes of Christopher Resch, who works for the German section of Reporters Without Borders (RSF – Reporters sans frontières), it is a scandal that the distribution of FinFisher products has facilitated spying on journalists and others at work. He demands that German law enforcement agencies must clarify how the surveillance software of a German company fell into the hands of Egypt's authoritarian regime despite export controls. SPN



## DEBT PROBLEMS

# World Bank sounds alarm

**According to the World Bank, the coronavirus crisis has intensified financial stress at all levels, from private households to national budgets. Within and across nations, poverty and inequality have become worse. In its recently published World Development Report 2022, the World Bank draws conclusions.**

By Roli Mahajan

The flagship report warns of persistent and severe economic impacts of Covid-19, which will particularly affect emerging economies. Improving the health of the financial sector is said to be quintessential for an equitable global recovery.

The pandemic devastated the world economy. The crisis unfolded with millions of deaths, job losses, business failures and school closures. The Covid-19 disruption exposed and aggravated existing fragilities, unravelling the social fabric in many countries.

The “once-in-a-century” crisis led to the largest single-year surge in global debt in recent decades. In 2020, the World Bank reckons, the average total debt burden of low- and middle-income countries increased by about nine percent of GDP. Over the previous decade, the annual increase had been only 1.9%.

The report highlights the connected nature of the financial health of households and firms, financial institutions and governments. It spells out that growing financial risk in one sector can destabilise an entire economy.

World Bank data shows that, in 2020, more than half of the world’s households were unable to sustain basic consumption for more than three months after substantial income losses. Moreover, the cash reserves of an average business would not even cover 51 days of expenses necessary to remain solvent.

Disadvantaged groups were disproportionately affected. Their financial resilience was limited to begin with, and workers with lower levels of education were typically unable to work from home. Those who suf-

fered worse initial losses, moreover, tended to recover more slowly than the better off.

Young people and women were hit the hardest. The World Bank reckons that by July 2020, 42% of women had lost their jobs. The comparative share for men was 31%. The report points out that women were more likely to be employed in sectors most affected by lockdowns and social-distancing rules. Moreover, they bore the brunt of in-



**Alphonia Zali, a household helper in South Africa, was one of millions of women who lost their jobs during lockdowns.**

creased care work, not only looking after the sick, but also after children who no longer went to school.

In a similar way, informal businesses and small firms struggled in particular. The authors reckon that the informal sector accounts for more than one third of GDP in Latin America and sub-Saharan Africa and more than one quarter in South Asia. Given the fact that it employs a much larger share of the workforce in the regions concerned, it is of great economic relevance. These businesses generally lack access to formal financial services, and that is even true of many small firms which are formally registered.

## GOVERNMENT ACTION

What action a national government could take in response to Covid-19 obviously depends on the health of its banking system and its public finances. In other words, the

macroeconomic situation before the pandemic mattered very much.

A broad range of policy measures proved useful for mitigating pandemic impacts. They included cash transfers to households, credit guarantees for firms, government subsidies and repayment grace periods. Relaxing some financial-sector rules was helpful too. Since not all nations could afford them to the same extent, disparities between countries increased significantly, the World Bank insists.

While policy measures helped to mitigate some socio-economic consequences of the pandemic, they also elevated longer-term risks regarding over-indebtedness, financial fragility and public transparency.

To fund current spending, governments had to accumulate additional debt, which in turn reduces their future spending capacities. The report warns that impacts will affect social services, including education and health care.

Adding to the problems, the central banks of high-income countries are worried about rising inflation and starting to raise interest rates. Since the global financial crisis, their interest rates have been abnormally low. Rising interest rates, however, will make it more expensive to service sovereign debt. Accordingly, the budgets of heavily indebted countries will be put under even more stress.

Debt distress means that a debtor is unable to fulfil financial obligations. The World Bank experts report that debt distress is growing internationally, as 51 countries, including 44 emerging economies, experienced a downgrade in their sovereign debt credit rating during the course of the pandemic.

The World Bank appreciates that the group of 20 largest economies (G20), launched the Debt Service Suspension Initiative (DSSI) in response to the pandemic in 2020. Low-income countries' payment obligations have thus been suspended temporarily. The authors warn, however, that more needs to be done. They point out that half of the countries eligible were in or close to debt distress before the pandemic began. The situation has just worsened over its course. Moreover, other countries, which do not belong to the low-income group, are also facing debt distress.

The World Bank experts more generally warn that new challenges will arise – both at national and international levels – as fiscal, monetary and financial stimulus programmes are withdrawn. They add that risks may be hidden, given that the balance sheets of households, firms, financial sector institutions and governments are closely interrelated.

The World Development Report identifies the need to detect significant financial risks early on. Moreover, debt distress

must be eased in all sectors, from national budgets to microfinance institutions. The authors emphasise that economic recovery will often hinge on the restructuring of loans in ways that make them manageable. Finally, they want the global community to do more to give more people and companies access to financial services.

To prevent global turbulences, the World Bank advises advanced economies to unwind extraordinary stimulus policies carefully. Moreover, they should pay attention to the specific needs of small and mid-sized enterprises, which are the backbone of global supply chains. The message for emerging economies is that they should reduce their excessive financial dependency on developed nations. They should therefore build buffers, but not compromise the accumulation of human and physical capital.

The World Development Report was published before Russia invaded Ukraine, and thus does not consider possible impacts. While it does not delve deeply into climate issues, it appreciates green and so-

cial bonds issued by Nigeria and Chile in recent years. More generally speaking, it acknowledges that governments' ability to invest in green economies will be critical to counteract the inequitable impacts of the climate crisis, but does not propose an agenda. All summed up, the global financial scenario is thus even more difficult than what the report spells out. As Achim Steiner, the administrator of the UN Development Programme has said, there is a global need "to build forward better" (see Achim Steiner on [www.dandc.eu](http://www.dandc.eu)). That has become even harder since.

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#### LINK

**World Bank, 2022: Finance for an equitable recovery. World Development Report 2022.**  
<https://www.worldbank.org/en/publication/wdr2022>



**ROLI MAHAJAN**

is an Indian freelance journalist who lives in Lucknow.

[roli.mahajan@gmail.com](mailto:roli.mahajan@gmail.com)

#### UKRAINE WAR

## Hungry or starving

**Russia's attack on Ukraine will have considerable impacts on global food security. The two countries account for about 30% of international cereal exports. Reduced supply may mean famine for millions of people.**

By Claudia Isabel Rittel

In normal times, Ukrainian farmers spend the first two weeks in March working hard to ensure a good harvest later in the year. This time, many did not fertilise fields. Instead, they were fighting to protect their country or had fled. Apart from Ukrainians, millions of people around the world will thus suffer an impact of the war.

Ukraine has basically stopped exporting wheat. The ports are no longer operational, and many companies have closed down.

Russian grain exports, moreover, have also been reduced considerably, though food is excluded from the sanctions that were imposed on Russia in March. However, professional observers report that international traders have voluntarily discontinued their Russia business. Compounding matters, Russia has declared it will stop grain exports. Global wheat prices have thus increased fast, from a comparatively high base.

To some extent, higher energy costs are driving that trend too, says Christine Chemnitz, an agriculture analyst who works for the Heinrich-Böll-Foundation, which is close to Germany's Green party. Other relevant issues include uncertainty about future harvests and more expensive insurance premiums for freight ships navigating the Black Sea.

Chemnitz says that the speculation on commodity exchanges so far has not had a major impact, while Chinese imports have made a difference. The People's Republic has been buying huge volumes for a while, and started importing wheat from Russia on 24 February, according to the news agency AP. That was the very day Russian troops invaded Ukraine. Christof Buchholz, the executive of an umbrella organisation of cereal traders in Hamburg, states that global trade patterns are changing dramatically. Some observers believe that China may be storing cereals for geostrategic purposes.

Martin Rentsch of the World Food Programme (WFP) warns that some countries will be unable to cope with higher prices and thus face serious consequences. He points out, for example, that wheat is the second most important staple food in Kenya, where local producers only supply about 10 % of what consumers buy. The scenario is similar in other African and Asian countries. According to the UN Food and Agriculture Organization (FAO), up to an additional 13 million people may now suffer hunger.



Wheat harvest near Tbilisskaya, Russia.

In the medium term, higher prices will affect the WFP, which provides food to people in crisis regions around the world. Its stores are currently full, Rentsch says, but higher prices mean the agency will not be able to buy as much as planned in the future unless its funding is increased. The tough choice will then be to either serve fewer people in humanitarian need or to reduce individual portions. The worst scenario would be having to cut hungry persons' rations in order to save others from starvation.

At this point, it is impossible to assess what global supply will look like in coming months. Open questions include to what extent Ukrainian farmers can sow wheat now and harvest in the summer. Adding to the problems, grain production in the EU depends on fertiliser imports from Russia. On the other hand, Russia needs components for agricultural machinery from EU countries, but sanctions forbid those exports, as Chemnitz argues.

Observers say that it will be impossible to compensate missing grain shipments from Ukraine and Russia in the short and medium term. Though Australia's current harvest looks promising, it will not suf-

fice, says Buchholz. The EU could use fallow fields for wheat production, but the Heinrich-Böll-Foundation reckons that this would not have a strong impact on world-market prices.

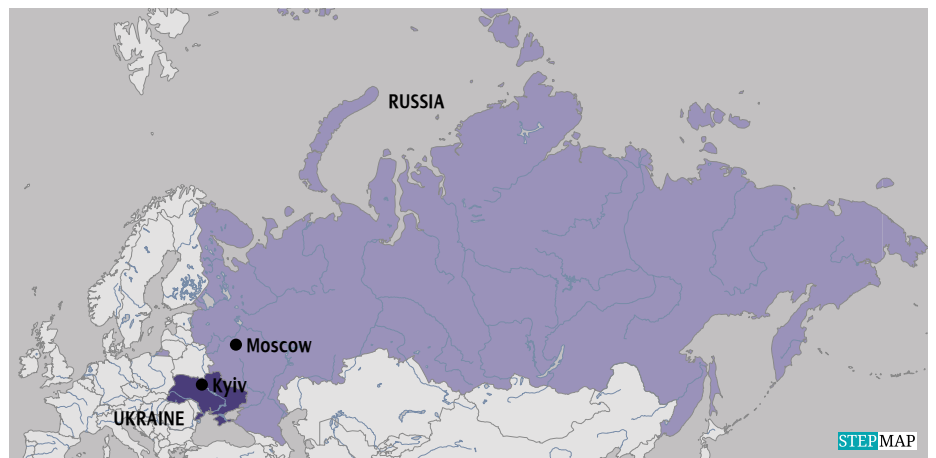
In the current setting, experts' most important demand is that governments must not limit grain exports in the hope of shielding themselves. The likely impact would be even faster price increases, according to FAO economist Monika Tothova.

To ease short-term stress, experts want particularly vulnerable countries to get the financial support they need to keep procuring staple food on the world market.



**CLAUDIA ISABEL RITTEL** is a journalist and staff member of Frankfurter Rundschau, a daily newspaper.

[info@claudia-isabel-rittel.de](mailto:info@claudia-isabel-rittel.de)







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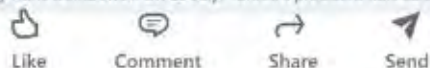
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## Seeds of prosperity

In Chimanimani, a remote region in east-central Zimbabwe, small-holder farmers are taking steps to reduce the economic impact of natural disasters.

Some 200 farmers use a modest building in a village to store seeds of a variety of crops, including okra, millet, cassava, sorghum, groundnuts and maize. The seed bank offers a kind of insurance: In case of a crop-destroying natural disaster, farmers can plant stored seeds to revive their farms.

Such a disaster struck in March 2019, when tropical Cyclone Idai swept through the region. The cyclone affected 270,000 people, claimed 340 lives and killed countless farm animals. It left behind a trail of destruction including vast tracts of unusable land and ruined stores of harvested grains.

Following that disaster, a UK-based charity called Voluntary Service Overseas (VSO) initiated the community-based seed bank. It launched the project together with the Tsuro (Towards Sustainable Use of Resources Organisation)



Trust, a local civic group. The project is funded by UK's Foreign, Commonwealth and Development Office.

Within the community-based seed bank, farmers can store seeds but also exchange them amongst themselves. This bartering feature helps to clarify which strains farmers find most useful, for example by offering drought resistance.

Mainly, though, the seed bank is a hedge against climate risk. "In case of another natural disaster, I will just go to the seed bank and get seeds to sow in my fields," says Sherry Manjonjori, a farmer in the village of Nechirinda. She adds that having the seed bank nearby saves the cost of traveling to the town of Mutare, 150 kilometres away, to buy seeds.

As an adjunct to running the seed bank, VSO volunteers train farmers in methods to improve yields and reduce risks. "We share information and techniques related to climate change, including disaster preparedness," says Walter Zambuko, one of 25 VSO volunteers in Chimanimani.

For example, farmers learn about bokashi fermentation, a process of converting food waste and other organic matter into fertiliser. Unlike traditional composting, which involves waiting for organic matter to decompose, bokashi relies on specialist bacteria to speed the conversion of waste into fertiliser.

Moreover, the bokashi technique allows farmers to put fermented waste matter directly into the soil without waiting for a maturation process, says Simba Guzha, a VSO project manager. He adds that bokashi fertiliser is weed- and pathogen-free because of the high heat generated within the compost. This approach can be upscaled and implemented in any part of the country and can improve the yield of large tracts of land, Guzha says.

Local farmers seem happy with the results. "This past season we had good rains and I had a good harvest," says farmer Sherry Manjonjori. "After storing grains for my family, I sold some and ventured into a poultry project."



**FARAI SHAWN MATIASHE** is a journalist in Mutare, Zimbabwe.

[matiashefarai@gmail.com](mailto:matiashefarai@gmail.com)

## MASTHEAD / IMPRINT

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ENGAGEMENT GLOBAL gGmbH  
Service für Entwicklungsinitiativen  
Friedrich-Ebert-Allee 40  
53113 Bonn  
Phone: +49 (0) 2 28 2 07 17-0  
Fax: +49 (0) 2 28 2 07 17-150  
[www.engagement-global.de](http://www.engagement-global.de)

#### ADVISORY BOARD:

Thomas Loster, Prof. Dr. Katharina Michaelowa,  
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This is also the legally relevant address of all indicated as responsible or entitled to represent them in this imprint.

#### EDITORIAL OFFICE:

Dr. Hans Dembowski (DEM; editor-in-chief; responsible for content according to Germany's regulations), Sabine Balk (SB), Jörg Döbereiner (JD), Dagmar Wolf (DW; assistant), Maren van Treel (MVT; social media)  
Freelance support: Aviva Freudmann (AF), Jan Walter Hofmann (JWH; layout), Malcolm Bell (translation), Claire Davis (translation)  
Phone: +49 (0) 69 75 91-31 10  
[euz.editor@dandc.eu](mailto:euz.editor@dandc.eu)

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#### ADVERTISING AND SUBSCRIPTION SERVICE:

Fazit Communication GmbH  
c/o Cover Service GmbH & Co. KG  
PO Box 1363  
D-82034 Deisenhofen, Germany  
Phone: +49 (0) 89 8 58 53-8 32  
Fax: +49 (0) 89 8 58 53-6 28 32  
[fazit-com@cover-services.de](mailto:fazit-com@cover-services.de)

#### PRINTING:

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## REFUGEES

## Double standards in the EU

**Arabs are upset about Europe. The EU is welcoming refugees from Ukraine with open arms, but it also does what it can to keep people who are fleeing wars in other parts of the world away from its borders. The suffering in Syria, Afghanistan or Yemen is just as bad as it is in Ukraine, so it does not make sense to treat people differently. Doing so thus reveals deep-rooted racism.**

By Mona Naggar

In the first days of the Ukraine war, outrageous statements made by journalists from western media spread fast on social media in the Arab world region. They caused an uproar. The reason was that the quotes expressed racist attitudes, showing that the journalists had failed to adhere to professional standards of unbiased reporting.

For example, Charlie D'Agata, who works for CBS, a major TV network in the USA, expressed his shock that something so brutal was happening in Kyiv, a "civilized European city", rather than in Iraq or Afghanistan, two countries that have suffered decades of war. Other reporters pointed out that refugees from various Ukrainian cities looked like middle-class Europeans with Christian backgrounds and not like Syrian refugees.

The journalists later apologised, but their message had spread. The implication was that suffering, strife and flight are considered to be normal in the Middle East and other parts of the global south, but not in Europe or North America. People in Afghanistan, Syria or Yemen long for nothing more than peace and security. In their perspective, these reporter statements only added insult to injury.

People in Arab countries also notice that many non-Ukrainian refugees from Ukraine were not welcomed in the same friendly way. Several cartoons in Arab media dealt with how people fleeing the same war were treated differently. People with light complexions are welcome in the EU. People with darker skins are not.

One cartoon showed a border crossing with the blue EU flag. There are two entry

points, marked by colour. The gate marked with the light colour is open, the one with the dark colour is closed. The headline reads: „Refugees from Ukraine”.

The EU has responded fast to the war, deciding to accommodate fleeing Ukrainians and offer them personal prospects

dreds of thousands fled war in Syria and other countries. Others tried to escape the impacts of climate change and poverty. Quite clearly, skin colour and religious faith make a difference. Double standards mark Europe's approach to refugees. Yes, there was a welcoming culture in Germany and Sweden in 2015, but it faded after a few months. Presumably, the EU will stay prepared to take in people from Ukraine for a longer period of time, though that remains to be seen.

How do we deal with the bitter truth in a constructive manner? It would be won-



Refugees from Ukraine arriving in Poland.

in their host countries. That includes the right to stay, educational opportunities and work permits. This approach is commendable, a sign of great solidarity. Ukrainians are spared the long and stressful asylum procedures that people must endure after crossing the Mediterranean and reaching the shores of Spain, Italy, Malta or Greece. Moreover, the way civil society is becoming engaged in European countries is impressive too.

But why were things different in 2015? Why have they stayed different since? Hun-

derful if Europe's current unity and policy towards Ukrainians would set the example in future crises. Everyone who is in desperate need quite clearly deserves support and protection – regardless of where they come from and what they look like.



**MONA NAGGAR**  
is a freelance journalist based in Beirut.  
[mona.naggar@googlemail.com](mailto:mona.naggar@googlemail.com)



## GLOBAL AFFAIRS

# Keep international promises

**After Russian troops invaded Ukraine on 24 February, our common future looks even more fragile than it already did due to the climate crisis, blatant global inequality and democratic back sliding in many places. Western governments must promote the global common good – and they must take into account that their track record is marked by double standards.**

By Imme Scholz

The war in Ukraine is causing death, devastation and dramatic human suffering. It is also exacerbating the systemic rivalry of democracy and autocracy. At the same time, it shows that, while nationalistic despotism may serve an oligarchic elite, it certainly undermines humankind's common future.

We urgently need a socio-ecological transformation that achieves climate neutrality, improves biodiversity protection and eliminates extreme poverty. The war and systemic rivalry are, however, distracting attention from the needed transformation. It must not be postponed.

The international community cannot afford to deal with global poverty and global

ecology only once other problems are solved. The plain truth is that the escalating global environmental crisis and flagrant social injustice are constantly adding to those problems. In this sense, the attack on Ukraine actually was an attack on humanity as a whole. Rising prices for food and other commodities are making that even more obvious.

It is therefore imperative not only to protect democracy and international law, but also to do whatever we can in pursuit of the global common good. The relevant yardsticks are the welfare of the poorest communities and vulnerable countries as well as progress regarding environmental protection. Strong international cooperation is needed to make these things happen.

Only four other countries chose Russia's side when the UN General Assembly voted on resolutions regarding Ukraine. Some read that as an endorsement of western policies. They are wrong. There were 35 abstentions, including by China, India and South Africa. That indicates serious disagreement with the USA, NATO and EU. What UN members really endorsed were the principles of territorial integrity and the prohibition of the use of force.

Our partners in developing countries and emerging economies regularly point out that western governments have a pattern of preaching multilateralism, whilst pursuing national interests wherever they can. The G7, the EU and NATO cannot claim the moral high ground. Mainstream media in prosperous nations typically do not make the public aware of long-standing international promises being broken again and again.

No, in spite of our pledges, our nations did not ensure that all countries got access to medications, medical equipment and vaccines during the Covid-19 pandemic. No, our governments have not lived up to the climate-finance commitments they made in 2009 for every year from 2020 on. No, most high-income countries do not spend 0.7 percent of gross national income on official development assistance as promised decades ago. The list goes on.

When Annalena Baerbock, Germany's foreign minister, addressed the UN General Assembly in New York on 1 March, she acknowledged these issues. She admitted the need to reconsider our own action and to reflect on our past international engagements. We – Europe, the G7, the west – must prevent a new bipolar confrontation, in which the needs of the weak and marginalised are once more disregarded as they were during the cold war.

We must therefore reform the way we handle our international relations, by building on the combined strengths of our foreign and international development policies. We must learn to understand the global challenges that concern the entire international community from the perspectives of our partners in north, south, east and west. We need a concept of the global common good that reconciles related concepts at national, regional and local levels.



**IMME SCHOLZ**

is president of the Heinrich Böll Foundation, which maintains close ties with the German Green Party. This

comment is based on the farewell address she held at the German Development Institute (DIE – Deutsches Institut für Entwicklungspolitik), where she had served as deputy director until the end of March.

Twitter: @imme\_scholz

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Abstentions by 38 countries show that western policies do not have universal support.



Waste pickers deserve attention – informal landfill near Dakar, Senegal.

#### MULTILATERALISM

## Getting a grip on plastic waste

**UN member countries are rising to the daunting global challenge. They decided to conclude a legally binding treaty to reduce plastic waste.**

**By Rabson Kondowe**

Far too little of the plastic which is discarded every day is recycled. This waste may take more than a century to decompose. Plastic thus contributes to the global environmental crisis which is destroying habitats and wildlife. A considerable share of the pollution is toxic. Moreover, tiny particles contaminate the human food chain.

The waste problems have been escalating for decades. Approximately 7 billion of the 9.2 billion tons of plastic produced from 1950 to 2017 became waste, according to UNEP (UN Environment Programme). About 300 million tons of additional garbage are generated every year, and UNEP reckons that only nine percent is recycled.

It is therefore good news that the annual assembly of UNEP decided to conclude within two years what is set to become the most significant multilateral deal on an ecological issue since the Paris Agreement

on Climate Change in 2015. An intergovernmental committee must now draft and ratify the treaty.

The treaty will not ban plastics, but is supposed to consider the full life cycle of these commodities, starting from the production processes to the re-use of items, the recycling of waste and finally the disposal of what can no longer be used. Single-use plastics, commonly used for consumer-good packaging, are to be phased out. In the future, moreover, plastics should always be made with an eye to easy and effective recycling. The current practice is to design special varieties of plastics for many different specific purposes. More standardised products would facilitate more recycling.

The ultimate goal is to create a circular economy. According to UNEP estimates, a shift to such a system could reduce:

- the volume of plastics entering oceans by over 80% by 2040,
- virgin plastic production by 55% and
- plastics-related greenhouse-gas emissions.

Plastic waste severely affects low-income countries. While they hardly produce plastic and do not use it much, they feel

the impacts of pollution. The reason is that high-income countries export a huge share of their waste. After China stopped imports in 2017, African nations in particular have become dumping grounds.

According to Angelo Louw of Greenpeace Africa, plastic pollution is “a matter of life and death”. For example, floodings often result from heavy rains overcharging clogged drainage systems, and plastic waste contributes considerably to the problem. Another issue is the poisonous smoke that plastic fires emit. Moreover, toxic substances leak from disintegrating plastic.

For good reason, the recent UNEP resolution spells out that the treaty must take into account waste pickers. They are generally condemned to poverty, toiling in the informal sector of developing countries. They are doing important work, but have mostly been overlooked when governments and corporations tackled waste management.

Microplastics is another critical area that the treaty seeks to address. Microplastics are tiny bits or threads of plastic broken down overtime, often too small to be seen. Nowadays, these microplastics can be found in the oceans, in glacier ice, in soils and even in the food that people eat.

Action is actually long overdue. Indeed, target 12.4 of the SDGs (Sustainable Development Goals) is to achieve, by 2020, “the environmentally sound management of chemicals and all wastes throughout their life cycle, in accordance with agreed international frameworks, and significantly reduce their release to air, water and soil in order to minimise their adverse impacts on human health and the environment.” If adopted according to the current plan, the new treaty will thus come four years late – and it will only tackle one important part of the chemicals challenge. Paints, colours, coatings, agrochemicals et cetera matter too.

“As young people, we need a safe and clean environment for us and the next generation,” Patricia Kombo, a Kenyan climate activist, told the UNEP assembly. In other words, all aspects of SDG target 12.4 must stay on the agenda.



**RABSON KONDOWE**  
is a freelance journalist based in Malawi.

[kondowerabie@gmail.com](mailto:kondowerabie@gmail.com)



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Overloaded truck on a desert route in Chad.

#### FOCUS

## Risks in daily life

“Vaccinations prevent diseases and, at the same time, help to reduce poverty.” **BENJAMIN M. KAGINA, P. 19**

“The SDGs will not be achieved unless informal workers get better access to social protection.”  
**MARKUS LOEWE, P. 22**

“The ‘Africa region’ accounts for more than one fifth of traffic deaths, but less than one sixth of the world population.”  
**BEN EZEAMALU, P. 24**

“A growing number of governments understand the importance of inclusive insurance.”  
**DIRK REINHARD, P. 26**

“The background to Nepal’s fire hazard is its rapid and haphazard urbanisation, combined with fast population growth.”  
**RUKAMANEE MAHARJAN, P. 28**

“The homes of wealthy Brazilians are usually protected by high walls, armed guards and security cameras.”  
**THUANY RODRIGUES P. 30**

“Social-protection systems can alleviate the ramifications of disasters.”  
**MONIKA HELLSTERN, P. 32**

## HEALTH CARE

# Protecting lives

**Health-care systems tend to be weak in sub-Saharan Africa. Vaccinations are a good starting point to make people's lives safer.**

By Benjamin M. Kagina

Vaccinations prevent diseases and, at the same time, help to reduce poverty. Moreover, if designed well, immunisation programmes can boost the capacities of health centres. For these reasons, the World Health Assembly, with the support of countries and partners, has endorsed the Immunisation Agenda 2030 (IA2030). The IA2030 envisions a world where everyone, of every age and everywhere, fully benefits from vaccines.

Before the Covid-19 pandemic, Africa had made considerable progress. In the 1970s, for example, the routine immunisation coverage for DTP3 (diphtheria, tetanus toxoid and pertussis) was about five percent of the population. By 2015, that share had risen to 80%, though it has not increased much since. Africa has also come significantly closer to eliminating maternal and neonatal tetanus. In 2016, the World Health Organisation (WHO) declared the continent to be wild-polio free. That was an important milestone.

New vaccines have been introduced slowly and steadily – including for rotavirus, streptococcus pneumoniae and human papillomavirus (HPV). An increasing number of adolescents in Africa are being vaccinated against HPV.

On the other hand, nearly 10 million children have never been vaccinated in low-income countries, most of which are in Africa. These children are vulnerable to deadly diseases like polio, measles, and pneumonia. Unsurprisingly, poor families are affected most. Two thirds of the “zero-dose” children live below the international poverty line. The poor are the least likely to get the protection afforded by the medical sciences.

In this setting, the Covid-19 crisis offers opportunities to further improve matters. Unfortunately, the experience so far is

mixed. Negative and positive impacts can be discerned.

## NEGATIVE IMPACTS

The pandemic has worsened poverty and exacerbated inequality in Africa and the negative socio-economic impacts of the pandemic will make it harder to achieve the goals of IA2030.

During the early phases of the pandemic in 2020, routine vaccination services were interrupted. Lockdowns and curfews

infrastructure. However, additional cold-chain capacities, skilled staff and funding are needed. An unintended side-effect is that routine vaccination programmes have suffered. In terms of money, logistics and personnel, the new Covid-19 related efforts put them under increased pressure.

The good news is that recent data suggest that routine vaccination coverage has now rebounded in most African countries to pre-pandemic rates. An important lesson is that, the stronger the health system is, the better it will be resilient to disruptions caused by a pandemic without reducing standard services. Policymakers should take heed.

To some extent, vaccine confidence has been diminished moreover. The novel coronavirus caused excitement around the world. A lot of information was generated very fast, but not all of it was reliable.



**Wild polio has been eradicated – immunisation campaign in Nigerian camp for internally displaced people.**

were prioritised. Many countries suspended vaccination services. At the same time, fear of coronavirus infections reduced people's vaccination demand because they shied away from crowded health centres. In late 2020 and early 2021, the pandemic peaked in Africa, and national health systems were under immense pressure. Health-care staff was overworked and exhausted.

In 2021, Covid-19 vaccination rollout started, relying on the existing health-care

The term “infodemic” became common. It stands for an overabundance of information, both online and offline. Digital technology and social media platforms give people access to a great variety of sources, some of which are misleading. Misinformation, which results from mistakes, and disinformation, which is intentionally misleading, spread around the world.

By the time Covid-19 vaccines became available for large scale deployment, there





**Covid-19 vaccination centre in Dakar, Senegal, in late 2021.**

were indications that the infodemic would affect vaccination rollout in Africa. Making the matters worse, it may easily make people more sceptical of the routine vaccines already in use. Anti-vaccine agitation was rare before the pandemic and did not resonate much. Unfortunately, that has changed. Anti-vaccine voices have become louder. To a considerable extent, the global infodemic is spreading in Africa. That was especially so where governments publicly considered the institution of mandatory vaccine policies. Quite clearly, more awareness raising is needed. This presents a unique opportunity for public health authorities to engage with the communities regarding the benefits of vaccines and immunisation in general.

Another problem is that, when the pandemic struck, many scientists who had been working on various diseases redirected their efforts and resources to coronavirus. The upside was that basic dynamics of the new illness were understood fast and vaccines could be developed in record speed. The downside was that even less attention was paid to the diseases that haunt low-income countries in particular. Africa needs much more Africa-specific medical research. All too often, the continent's research priority can be secondary to research done in high income countries. This is not good.

A core principle of IA2030 is that nations should own vaccination programmes. To design such a programme well, a government should rely on local medical research. It should also take advice from National Immunisation Technical Advisory Groups (NITAGs). A few African countries still do

not have a NITAG. Unfortunately, many African countries have set up ad-hoc advisory groups seeking guidance on rolling out Covid-19 vaccines, missing the opportunity to strengthen their NITAGs. It would have been much better to strengthen existing NITAGs or finally establish them for long term benefits.

### POSITIVE IMPACTS

The pandemic triggered unprecedented research and development efforts globally. Although five percent of clinical trials (145 of more than 3000) are taking place in Africa, this is actually a promising foundation to build on. Of course, even more trials in Africa would be good, but every related effort helps to build expertise and infrastructure for medical research on the continent.

Moreover, it used to take six to 10 years for a new vaccine to be introduced in Africa after high-income countries start using it. For Covid-19 vaccines, the gap was less than six months. African vaccination rates are still quite low, but things are better than one would have expected based on past experience. It has helped that the regulatory framework has generally improved.

IA2030 envisions a world where everyone, everywhere, at every age, fully benefits from vaccines to improve health. Lessons learnt and investments made during the Covid-19 vaccine rollout will help Africa to vaccinate fully the continents' youthful population.

Africa has 14% of the world population, but not even 0.1% of global vaccine production. The pandemic clearly exposed

the vulnerability of the continent. The limited access to Covid-19 vaccines in Africa triggered serious debate among all stakeholders. The general consensus is that the continent can – and must – build local vaccines manufacturing capacity (see box, p. 21).

In April 2021, the African Union Commission (AUC) and Africa Centres for Disease Control (Africa CDC) hosted a two-day high-level summit. The theme was “Expanding Africa’s Vaccine Manufacturing for Health Security: Building back better, bolder and bigger”. The African Vaccine Manufacturing Initiative (AVMI) is cooperating with international stakeholders, including the WHO. For example, an mRNA technology training hub has been set up in South Africa. That is an important step towards improving African vaccine manufacturing capacities. Many questions must yet be resolved, but things are moving fast. It looks more likely than ever, that Africa will not be at the back of queue in regard to vaccine availability when the next pandemic strikes.

The coronavirus pandemic required partnerships and collaborations at global, regional and national levels. They helped to develop Covid-19 vaccines fast. In Africa, many new consortiums were set up to focus on a range of relevant issues, including finance surveillance, and vaccine procurement.

Networks were set up to coordinate data collection, monitoring, information management and advocacy across the continent. Representatives from many countries joined forces to tackle various pandemic-related issues. There will certainly be a positive impact on all countries involved. Indeed, the upside of the frightful pandemic in Africa may be its game-changing quality.

Even the travel-bans may actually have a welcome, though unintended side effect. Members of the prosperous elite, who previously travelled to Europe for medical treatment, suddenly learned that local health care really matters.



**BENJAMIN M. KAGINA**  
is a senior research officer  
and directs the NITAGs  
Support Hub (NISH) for  
the Vaccines for Africa

Initiative (VACFA) at the University of Cape Town's School of Public Health and Family Medicine.

[benjamin.kagina@uct.ac.za](mailto:benjamin.kagina@uct.ac.za)



## Unresolved vaccine issues

When the sixth Summit of African Union and European Union took place in Brussels in late February, about 11% of the African population had full vaccine protection, while coverage rates ranged from about 60% to even 90% in the EU. However, policymakers said that vaccine availability would soon improve in Africa.

The most obvious reason is that more doses are now being produced in high-income countries than those countries need themselves, so hoarding is becoming less of an issue. Supply of vaccines and other medical resources is becoming more reliable and predictable, ending the era of donated doses arriving shortly before the expiration date.

In the longer run, it should also matter that Moderna and BioNTech have plans to start production in Africa. These companies have developed the two novel mRNA vaccines.

Moderna has agreed with Kenya to set up production facilities there. BioNTech

has created container-based production lines which Senegal and Rwanda, for example, have expressed interest in. However, non-governmental experts reckon these plans may only make a difference in two years or so. Some observers point out that the corporations are not doing much in terms of technology transfer, apart from planning their own production lines.

At the summit, EU leaders reiterated their opposition to waiving intellectual-property (IP) rights, so the World Trade Organization (WTO) cannot take such a decision (see dossier on [www.dandc.eu](http://www.dandc.eu)). At the same time, there is European support for the mRNA vaccine technology transfer hub of the World Health Organization (WHO). Its mission is to give low-income countries access to up-to-date technology.

The hub is based in South Africa. Moderna and BioNTech

rejected cooperation proposals. Nonetheless, hub scientists declared in February that they had replicated the Moderna vaccine. They hope to develop a similar one and start clinical trials this year. In the longer run, industrial-scale production could start in several African countries.

In this context, Moderna's recent promise never to enforce relevant patents in low and low-middle income countries may prove important. In normal circumstances, such a pledge does not mean much. On top of the patent, after all, one needs application knowledge for replicating a pharmaceutical.

Since Moderna executives certainly knew about the research done in South Africa, their promise was noteworthy. However, South Africa is a higher middle-income country. South African law permits reverse-engineering for research purposes, but Moderna could still use patents to block production. According to non-governmental observers, many of the big issues concerning reliable vaccine access in Africa remain unresolved. D+C/E+Z



Presidents meeting in Brussels: Ursula von der Leyen (European Commission), Macky Sall (Senegal) and Emmanuel Macron (France).



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## INFORMAL SECTOR

# Social protection for everyone

**In low- and middle-income countries, too many people lack any kind of public support when illness, unemployment or environmental disasters strike. This is especially true of those who work in the informal sector. It is high time to establish universal social-protection schemes everywhere.**

By Markus Loewe

Covid-19 has set humankind back years in its attempt to eradicate extreme poverty and reduce inequality. Even before the pandemic, it was unlikely that these goals would be achieved by the end of this decade, as envisaged in the Sustainable Development Goals (SDGs). For it yet to happen, global growth must now accelerate very sharply, and all national governments must invest massively in redistributive social-protection programmes.

A substantial share of the world population still lives below the poverty line. This share has recently increased again. An even larger share of people, however, are transitory poor who live slightly above the poverty line at times, but repeatedly fall below it because of shocks such as illness, accident or unemployment. These shocks cause the collapse of incomes and/or high and unexpected expenses.

To cope with such shocks, people affected cut back on consumption, sell land or machinery, send children to earn money and/or accept unhealthy jobs themselves. Either way, there are serious impacts on their ability to earn money in the future. Even those who manage to lift themselves out of extreme poverty are thus permanently in danger of slipping back into it.

## PROTECTION AGAINST EVERYDAY RISKS

Social-protection systems prevent hardships of this kind. They provide financial support to people hit by shocks, shielding them against extreme poverty, even if they are no longer able to work or face large health-care bills. Social-protection programmes can be run by the state, commer-

cial companies or self-help groups. Governmental programmes however benefit from the fact that they can make membership compulsory, facilitating redistribution from richer to poorer members. Public schemes are often financed with contributions. Typically, governments charge a fixed rate of a persons' income for this purpose. In the USA these compulsory contributions are aptly called "payroll taxes".

To a considerable extent, those who earn much thus help to finance the health protection of those with low incomes. However, public social-protection schemes can also be financed fully or partly from the general government budget. In contrast to commercial insurances, they can thus also protect households with very low incomes who would not be able to pay any contributions.

Nonetheless, masses of people in low- and middle-income countries still lack adequate social protection. Almost all countries have public social-protection schemes that are financed by members' contribu-

tions (payroll taxes), but these schemes are mostly tailored to the needs and incomes of people in formal employment. Informal workers, who have no employment contract or are self-employed, are not registered anywhere, so no one pays their contributions (payroll taxes). Their incomes tend to be too low and too volatile for paying regular contributions themselves.

In middle-income countries, informal workers account for 30% to 60% of the labour force; while in low-income countries, the share can be as high as 90%. Hence, more than half of the world population is not protected against the effects of unemployment. In sub-Saharan Africa, the respective rate is a staggering 95% (see World Social Protection Report 2020-22). Some countries have made attempts to extend the government-funded coverage of health protection schemes to informal sector workers (see box next page).

At the same time, almost all countries also run social assistance and employment programmes. They are financed by the government budget and intended to support low-income households. Due to budget constraints, however, these programmes tend to benefit only a small number of people. In most countries, unfortunately, the percentage of beneficiaries is almost as high among



A pastoralist stands among dead goats and sheep in a region in Kenya that continues to suffer from extreme weather, 2022.

the better-off as it is among the poorest. The main reason is that governments lack reliable data on households' income and wealth. As a result, getting public support in situations of need is all too often like winning a lottery.

The Sustainable Development Goals (SDGs) will not be achieved unless informal workers get better access to social protection. In most countries, this will require universal, state-funded programmes, in particular:

- public health systems or social health insurance schemes with heavily subsidised contributions,

- basic social-pension programmes for people above 65 and those who are unable to work,
- universal child benefits and
- public works schemes (cash-for-work programmes).

Since 2012, the International Labour Organization (ILO) and the World Health Organization (WHO) have been recommending a "Basic Social Protection Floor", which comprises these four elements. Countries that still have not introduced such a floor, should do so fast – and supporting such efforts should be high on the agenda of the international donor community.

### LINK

**ILO, 2021: World Social Protection Report 2020-2022.**

[https://www.ilo.org/wcmsp5/groups/public/-/dgreports/-/dcomm/-/publ/documents/publication/wcms\\_817572.pdf](https://www.ilo.org/wcmsp5/groups/public/-/dgreports/-/dcomm/-/publ/documents/publication/wcms_817572.pdf)



**MARKUS LOEWE**

is senior researcher at the German Development Institute (Deutsches Institut für Entwicklungspolitik – DIE)

in Bonn.

[markus.loewe@die-gdi.de](mailto:markus.loewe@die-gdi.de)

## Financing health systems

One third of the world population lacks social protection against health risks, as the International Labour Organization (ILO) reports in its World Social Protection Report 2020-22. In sub-Saharan Africa, the figure is even over 80%.

The implication is that many people cannot afford to see a doctor or go to hospital. In emergencies, they have to take on unsustainable debt. Masses do not get the vitally important treatment they need. Universal health protection coverage would change matters. It can be financed by tax revenues – or by members' contributions. For the latter approach, subsidies or cross-subsidies will be necessary in most cases.

There are various kinds of national health systems. Some rely on the national budget, some use members' contributions (also called "payroll taxes" in some countries – see main essay), and some include private components. The mix varies from nation to nation. Ideally, a good system must provide universal coverage, ensuring that everyone, regard-

less of income or wealth, has access to health examination and treatment.

However, such schemes often have considerable shortcomings. Many medical services, for example, are only available in cities and are thus inaccessible to masses of rural people. In addition, waiting times tend to be long, hygiene poor and care of low quality. Health staff is often not held accountable. Hardly any patient dares to insist on their rights. Accordingly, those who

can, will buy health care from private providers. In some cases, public institutions offer good health services, but only to those who pay bribes.

An argument for contributory schemes is that members are more likely to claim the services they are entitled to. After all, they have a membership card – even if they pay only token contributions or none at all themselves. Membership must indeed often be subsidised. The Indian experience shows that membership cards make a difference.

Many people, especially in the informal sector, cannot afford to pay the contribu-

tions that would actually cover their health costs. Without subsidisation or cross-subsidisation, public health-coverage schemes can only protect a relatively small number of households with above-average incomes in most countries.

Thailand's state-run health insurance, for example, covers all informal workers, but it is heavily subsidised. In Vietnam, the public health-protection scheme for informal workers is cross-subsidised from the formal-sector scheme. Subsidies are similarly essential in Mongolia and India. Only countries, where average people can make more significant financial contributions, have been able to extend coverage to large parts of the informal sector with only moderate subsidisation. Tunisia is an example.

Governments need a strong commitment to reform if they want to extend health coverage to people in the informal sector. Opposition to such measures tends to be intense. Where low-income groups are set to get coverage, long standing beneficiaries normally fear they will lose out. Moreover, finance ministries and foreign donor institutions typically raise budgetary concerns. ML



**Hospital in Tanzania, 2021.**





Poor infrastructure makes accidents more likely – overturned truck in Uganda in late 2020.

#### ROAD SAFETY

## High death toll

According to WHO estimates, African countries have more than one fifth of the world's road-accident fatalities, though they account for not quite one sixth of the world population. Global success regarding the respective SDG target thus hinges on the continent.

By Ben Ezeamalu

According to the African Road Safety Observatory (ARSO), the number of road fatalities in 13 African countries hardly changed from 2016 to 2019. The ARSO counted 37,379 deaths in 2016 and 37,168 in 2019. Statistics of the World Health Organization (WHO), however, tell a different story, with 121,718 deaths in those countries in 2016 alone.

Discrepancies of this kind prove that the continent lacks accurate and complete data on road safety. The ARSO, which is run by the African Union, relies on governmental statistics, which are mostly provided by the police. By contrast, the WHO makes estimates based on information from hospitals and health centres. According to the ARSO,

eight of 22 countries surveyed in 2019 could not provide fatality counts. On the other hand, three reported fatalities, but had no data on crashes and non-fatal injuries.

These problems are common in low and lower-middle income countries around the world. The UN General Assembly therefore declared the WHO to be the agency in charge of monitoring progress on road safety. The numbers matter, because better road safety is part of the Sustainable Development Goals (SDGs). Target 3.6 is to halve the number of deaths and injuries from road traffic accidents.

In view of huge disparities in mortality registration systems, the WHO and other international organisations use mathematical modelling to estimate deaths. Where national reporting systems are strong and closely monitor the reality on the ground, they produce more reliable numbers. In Africa, however, WHO estimates tend to be four times higher on average than officially registered numbers. Matters differ from country to country, and in some places the

divergence between WHO estimates and government statistics is much greater.

Under-reporting is a big issue. Police records are the primary source of data for road accidents and injuries. However, the police do not report all accidents or injuries. In many cases, they may not even be informed of an accident. Moreover, police resources are limited and even in decline in many countries. All too often, law enforcement agencies prioritise other things over traffic accidents. One consequence may be that they only document accidents with fatalities, but not those with severe injuries. In rural areas with little police presence, moreover, reporting tends to be particularly poor.

Researchers have compared Ethiopia's two main sources of road safety data. They found that police records captured up to 60% of road deaths, but at most 24% of injuries. By contrast, hospital records showed only one third of deaths, but more than half of the injuries. One cause of this distortion was that those who died on the accident site, typically, were not taken to a hospital at all.

The study also revealed patterns of underreporting. The traffic police were particularly bad at filing data regarding the deaths and injuries of young and female victims, cyclists, motorcyclists and pedestrians. The study concluded that neither of the two data systems independently provided accurate coverage of road traffic-related deaths and injuries.

According to the Global Status Report on Road Safety released in 2018 by the WHO, 1.35 million lives are lost to road traffic injuries around the world each year. As of 2018, more than half (53%) of traffic casualties were “vulnerable road users”, which include pedestrians, cyclists as well as people using two- or three-wheelers.

#### COMPARATIVELY FEW MOTOR VEHICLES

African countries tend to have rather few motor vehicles per capita. In South Africa, the most prosperous sub-Saharan country, the figure is about 170 per 1000 people, in Nigeria, a lower middle-income country, it is about 60. In low-income countries such as Tanzania, Gambia or Malawi the numbers drop to single digits. The comparative numbers are more than 800 in the USA, not quite 600 in Germany and 500 in the Netherlands.

Nonetheless, roads are particularly dangerous in Africa. The WHO's “Africa re-

gion”, which does not include Egypt, Tunisia and a few other countries, accounts for more than one fifth of traffic deaths, but less than one sixth of the world population. Quite obviously, SDG success in regard to road safety will hinge on Africa.

The AU-led Africa Transport Policy Program (SSATP) stated in a report in 2021: “Most of the existing data-collection systems mainly focus on car occupants and produce figures that are substantially different (and in general lower) than figures derived from mathematical models using socio-economic variables specific to each country.” In 2014, the SSATP had acknowledged that Africa’s road safety performance had deteriorated and was becoming a major obstacle to Africa’s competitiveness. Development success, in other words, depends on improving road safety.

Particularly bad news is that the risk of being killed in road traffic has been increasing annually. Fatality estimates increased from 24.1 per 100,000 people in 2010 to 26.6 per 100,000 in 2016, according to the WHO. An important reason is that motor traffic is increasing too. The death risk varies significantly across Africa, however, with little change registered within subregions since 2010. The global figure was 18.2 in 2016.

To a large extent, the causes of road crashes are the same in Africa as elsewhere around the world. They include speeding, driving under the influence of alcohol or drugs, the non-use of seat belts in cars and helmets on motorbikes or distracted driving, for instance.

These issues, however, are exacerbated by poor infrastructure. Roads tend to have too few lanes and often lack sidewalks. At night, the lack of street lights often proves deadly. Potholes are common. When a major accident happens, a jam often ensues. Ambulances are rare, and they all too often get stuck in the congestion. First responders can only dream of the helicopters that some of their colleagues in high-income countries have at their disposal. Health systems are weak in other terms as well, so patients often do not get up-to-date treatment, which might save lives or reduce the long-term impacts of injuries. In many cases, moreover, neither the drivers who cause an accident nor the people they hurt are insured.

Further compounding problems, drivers often use cars and trucks even though they are in bad shape, with deficient lights or brakes, for example. There also is a tendency to overload vehicles with too many passengers and too much freight.

Government action can improve things. Regulations must be well designed, competently monitored and stringently enforced. To some extent, African countries are rising to the challenge, but many still have long journeys ahead of them.

All of the 13 countries which the ARSO surveyed in both 2016 and 2019, reported that their governments had national legislation in place. It restricts the use of drugs while driving as well as regulating the use of mobile phones and helmets. They also had laws against drunk driving. Only one, however, had legislation requiring the use of seat belts.

Of further 22 countries surveyed in 2019, 16 confirmed they had put a government agency or department in charge of road safety, and seven stated that they had adopted national road-safety strategies. In only two cases, however, those strategies were fully funded.

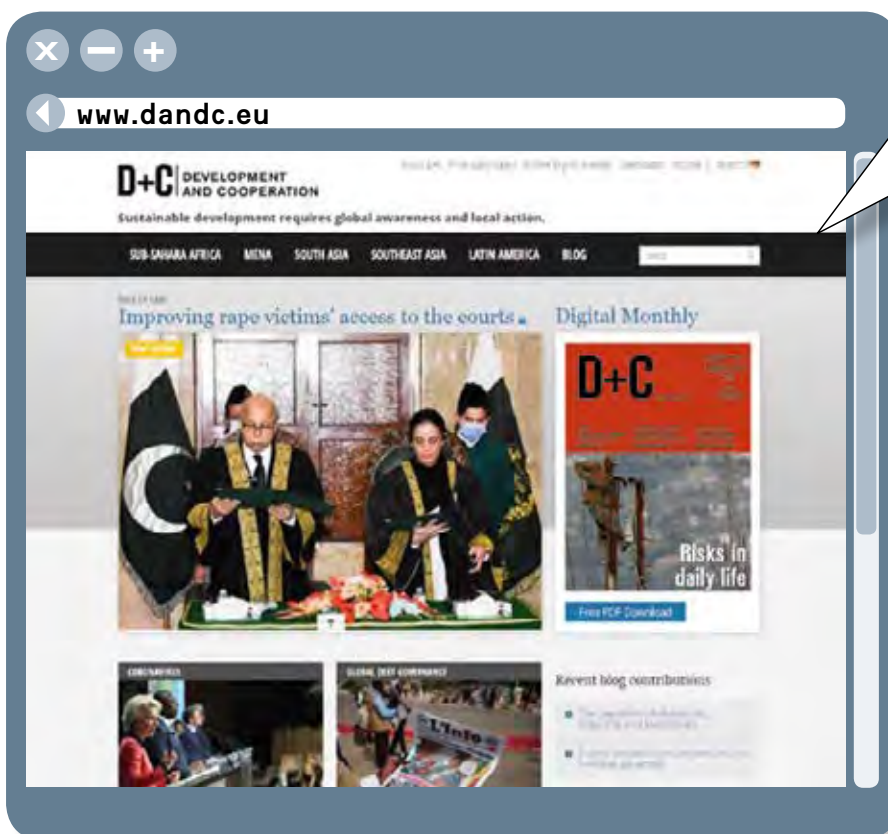


**BEN EZEAMALU**

is a senior reporter who works for Premium Times in Lagos.

[ben.ezeamalu@gmail.com](mailto:ben.ezeamalu@gmail.com)

Twitter: @callmebenfigo



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Farmers need protection against climate risks: harvesting rice in Bangladesh.

tection against major risks such as disease or crop loss.

Insurance for the lowest income groups used to be called “microinsurance”. Now, it more commonly refers to as “inclusive insurance”. The term means affordable insurance that is accessible to all, especially people with earnings slightly above the poverty line. Without protection, their risks of falling below it again are very high.

Inclusive insurance includes individual contracts (microinsurance), regional or state insurance systems (health or agricultural insurance, for example) and international systems (such as ARC – African Risk Capacity). The greater the number of people insured and the wider their regional distribution, the more feasible it becomes to spread risks. Private insurances are based on the premiums customers’ pay. Premiums are calculated using a formula that takes account of:

- the possible volume of claims,
- the probability of occurrence,
- insurance company’s operating costs and
- a profit margin.

However, not everyone can afford such a premium, so public subsidies often come into play. The spectrum of inclusive insurance thus ranges from purely private schemes to PPPs (public private partnerships) and governmental social-protection systems (see Markus Loewe’s article on p. 22 of this issue).

Inclusive insurance developed in waves. At the turn of the millennium, life insurance played a major role. It was often linked to loans taken from microfinance institutions (MFIs). Later, mobile phone companies started distributing insurance policies, often in attempts to boost customer loyalty. In the wake of digitalisation, inclusive insurance is now increasingly integrated in

FINANCE

# Insurance for everyone

The climate crisis and the Covid-19 pandemic show that low-income groups need better access to affordable insurance. That is now more urgent than ever. A growing number of governments understand that inclusive insurance is a pillar of sustainable economic development. Indeed, it has an important role to play for SDG achievement.

By Dirk Reinhard

After two years of pandemic, the global economy is recovering, but only slowly and unsteadily. The World Bank estimates that as many as 120 million additional people will suffer extreme poverty because of coronavirus. At the same time, the climate crisis threatens billions of people in the global south whose livelihoods depend on agriculture. Only a small share of the world population has access to adequate insurance pro-

Region	Number of people reached by microinsurance	Share of the target population covered	Estimated value of the microinsurance market in target countries (USD)	Proportion of the estimated microinsurance market value captured
Africa	17-37 million	4-9 %	5.0 billion	11 %
Asia	147-300 million	7-15 %	7.7 billion	4 %
Latin America and the Caribbean	14-40 million	4-12 %	6.8 billion	4 %
All regions	179-377 million	6-14 %	19.4 billion	6 %

Estimated proportion of the population with access to microinsurance in selected regions (Source: Merry 2021).



online platforms such as Indonesia-based Gojek.

In the countries of the global south, there is still scope for improving access to inclusive insurance. This is confirmed by the Microinsurance Network's "Landscape of Microinsurance 2021" study, which found that inclusive insurance reached only six percent to 14% of the target population in 30 different countries (Merry 2021, see chart). Health insurance was the most widespread form of cover, followed by accident, life and credit insurance.

### MARKET DEVELOPMENT

A growing number of governments around the world understand the importance of insurance for sustainable economic development. As the Access to Insurance Initiative reports, 40 countries now have regulations promoting both the supply of insurance and the demand for it, including inclusive insurance.

A key challenge is to get insurance providers interested in low-income target groups. Corporate managers need to realise that the lower end of the market offers the most growth opportunities, while the top end tends to be saturated.

There is a big challenge on the demand side too. It is that people with low incomes spend money only on things that are absolutely necessary, and they are not keen on investing in protection against something

that may never happen and that they do not even want to think about.

In the case of agricultural insurance, the chances of reaching a large number of people improve if insurance:

- is supported by the respective government and
- includes additional services.

The Indian agricultural insurance scheme PMFBY, for instance, insures millions of farmers. The state supports the programme by subsidising premiums. Examples from the Caribbean also show that a society's resilience is strengthened generally when diverse instruments of risk management are combined. The private and public sectors should cooperate closely.

National Financial Inclusion Strategies are most promising. They involve different stakeholders and help to develop insurance markets in a strategic way. At the same time, regulators need to stay on top of technological developments in order to maintain a healthy balance between consumer protection and an innovation-friendly environment.

Unfortunately, the coronavirus pandemic has weakened global financial inclusion. On the upside, it opens up opportunities for digitalisation (see box below) and more PPPs. Notable initiatives include:

- the InsuResilience Global Partnership,
- the Insurance Development Forum, and

- the UNDP (United Nations Development Programme) Insurance and Risk Finance Facility launched in 2021.

The InsuResilience Global Partnership aims to extend climate insurance cover to 500 million more people by 2025 – and the UNDP project supports it in this.

The insurance industry has an important role to play in achieving the UN Sustainable Development Goals (SDGs). So far, its relevance has been underestimated. By making risk management affordable, it boosts societies' resilience. Insurance should therefore be high on the international development agenda. For the benefit especially of vulnerable groups, its full potential must be tapped.

### LINKS

**InsuResilience Global Partnership Vision 2025:**  
[https://www.insuresilience.org/wp-content/uploads/2021/11/vision2025\\_211022.pdf](https://www.insuresilience.org/wp-content/uploads/2021/11/vision2025_211022.pdf)

**Merry, A., 2021 (published by Microinsurance Network): The Landscape of Microinsurance.**  
<https://microinsurancenet.org/resources/the-landscape-of-microinsurance-2021>

**Munich Re Foundation – Inclusive Insurance:**  
[https://www.munichre-foundation.org/en/Inclusive\\_insurance.html](https://www.munichre-foundation.org/en/Inclusive_insurance.html)



**DIRK REINHARD**  
 is Vice Chairman of the  
 Munich Re Foundation.  
[dreinhard@munichre-foundation.org](mailto:dreinhard@munichre-foundation.org)

## Digital microinsurance

In the conclusion of insurance contracts, personal contact still is very important. That applies especially when a customer belongs to a low-income group in a low- or middle-income country. What an insurance policy can do needs to be spelled out in clear and simple language. Trust must be built. During the Covid-19 pandemic, personal contact has been restricted. As a result, many microfinance organisations have experienced

difficulties in collecting payments and issuing new loans.

On the other hand, the pandemic is driving digitalisation. The sharp increase in the use of mobile phones and mobile payment systems has opened up unexpected options. According to the international association of mobile operators GSMA, there are now more than a billion registered mobile money accounts. The global south has a large share of them.

On average, 300 million of those accounts are active at least once a month. Use of such systems makes it easy, for example, to process insurance-related payments of premiums and claims. Moreover, smart insurers use mobile technologies to collect data or provide policyholders with information such as weather reports, prices or disaster warnings.

Two examples of how insurance providers can enter the mass market with established tools are a WhatsApp-enabled microinsurance scheme in India and mobile wallets com-

bined with insurance in Kenya. Digitalisation is also a significant driver behind the popularity of health insurance (see main text). Telemedicine programmes have proven to be attractive, especially during the pandemic, and have improved access to health services.

The downside of digitalisation is that those who do not have access to digital solutions – often women in emerging economies – may be left behind. A combination of digital and offline solutions should always be considered to facilitate access to insurance. DR

## FIRE HAZARDS

# Accidents waiting to happen

**Rapid urbanisation, poor infrastructure and lax enforcement of building codes lead to a high risk of buildings catching fire in Nepal. State agencies should focus more on safety rules.**

By Rukamane Maharjan

Nepal's building safety code, updated in August 2020, focuses on making all types of structures resistant to earthquakes. The issue is important. In 2015, the 7.6-magnitude earthquake that struck near the capital Kathmandu killed about 9,000 people and injured many more. Moreover, the country suffered four quakes above magnitude 5.0 in 2021 alone, according to Volcano Discovery, an earthquake-tracking website.

Other hazards deserve attention too, however. Millions of Nepalis are vulnerable to fire risks in homes, factories, schools, hospitals and other buildings. The risks are compounded by lax regulation, poor enforcement of existing rules, inadequate zoning controls and deficient infrastructure.

"Though the impact of fire hazards in Nepal is significant, fires are overlooked in our policy and disaster management," stated an editorial in *The Himalayan Times* in March, 2021. Nepal's leading English-language newspaper went on to argue: "None of the municipalities have a fire response, contingency, fire safety or emergency plan."

Fires are a constant threat. Blazes make headlines regularly – and many fires are not reported by the media. When buildings burn, people often die (see box next page). Things are similar in many countries marked by poverty and fast urban growth.

The background to Nepal's fire hazard is its rapid and haphazard urbanisation, combined with fast population growth. Nepal is one of Asia's most rapidly urbanising countries. Today, about two thirds of Nepal's people live in cities, according to preliminary 2021 census figures. Their ranks are growing steadily as yet more people migrate to urban areas in search of work and easier lifestyles.

Urban infrastructure is not keeping up with the influx. Roads in many areas are

narrow and in poor condition, making access difficult for rescue vehicles. A shortage of affordable and safe urban housing causes many new arrivals to live in makeshift squatter settlements. Dwellings there are often made with substandard materials and lack fire-safety equipment such as smoke detectors, fire alarms and fire extinguishers. As is true across South Asia, blazes in slum areas can be devastating.

At the same time, cities including Kathmandu are seeing a surge in new of high-rise office buildings, as well as apart-

planning would help to control the risks and improve people's way of life.

## BUILDING CODES

To mitigate some risks pertaining to individual houses and structures, the government issued a building code in 1994. It has been updated several times since then. The original code set rules for structures of up to three storeys. Later updates of the code set rules for taller buildings as well. Among other things, the rules aim to shore up safety in high-rise buildings and in the hundreds of thousands of reinforced-concrete houses that sprang up across the country in recent decades.

For example, the 2015 architectural design update requires, among other things, that commercial buildings must have adequate emergency exits. They also must have



Slum dwellers made homeless by a blaze in Kathmandu in 2014.

ment buildings and malls. All too many of them do not comply with building safety regulations.

Furthermore, cities are not properly zoned with separate areas for houses, hospitals, schools and industrial estates. This creates additional safety concerns. For instance, over 100 petrol pumps are situated in densely populated residential areas, without proper fire safeguards. Proper urban

fire alarms, fire extinguishers and access for the disabled. Buildings with more than five storeys should have fire escapes leading out to open spaces. Local regulations add further requirements, for example setting maximum building heights depending on the type of neighbourhood, and setting minimum ratios of floor area to building height.

The set of formal rules makes sense. In practice, hazards remain however. In Janu-

ary 2021, for example, people were trapped in a burning high-rise building in Kathmandu. Persons outside wanted to help them, but they could not open emergency doors. They had been designed to open only from the inside. The building had been built before a new rule was passed which spelled out that it must be possible to open doors from both sides, but it did not require owners to bring older buildings into compliance. Most likely, other skyscrapers in Kathmandu also fail to meet the code's current standards.

Formal safety rules may actually give city dwellers a false sense of security. They know that a permit system is in place. Builders must get one from a local authority before they start construction. And since the financial year 2000/2001, they must also get a safety certificate from that authority after construction is completed. However, it is not illegal for people to move into a building before it is completed. It is common – and

risky – for people to move in to lower-floor flats of apartment complexes while upper floors are still being built.

The problem is that these rules are often ignored. In August 2021, a devastating fire broke out in an industrial estate in Kathmandu. It took more than 10 hours to bring the fire under control. Property worth millions of dollars was destroyed.

This incident raised questions about the building's safety. It was reported that some workers suspected some buildings had wiring defects and electric materials of poor quality, creating a risk of electric short circuits.

In general, it is easy in Nepal to get a safety certificate by applying political influence or paying a bribe. It is also easy to bypass regulations. For example, there are cases in which developers got a permit for a 2.5 storey building and then built a five-storey structure with impunity. It is com-

mon for Nepalis to build houses with no permit at all. Unless local authorities receive a formal complaint they cannot take action against a builder or the owner. Such buildings remain standing. They often are accidents waiting to happen.

To reduce such risks, government agencies at national, province and local levels should run safety awareness campaigns, involving builders, building owners and residents' groups. The authorities would do well to strengthen existing building codes, enforce rules and upgrade infrastructure so that fires can be put out quickly. Competent action of this kind will prevent harm and save lives.



**RUKAMANEE MAHARJAN**  
is an assistant professor of law at Tribhuvan University, Kathmandu.  
[rukumaharjan@gmail.com](mailto:rukumaharjan@gmail.com)

## Up in smoke

Nepal's fire hazards show no sign of diminishing, despite formal safety rules contained in the country's building codes. In the fiscal year 2020/2021, 99 people died and 342 were injured in almost 2700 fire incidents across the country, according to the Ministry of Home Affairs. The actual number is most likely higher, as many cases go unreported or unrecorded. Fire risks are present in all types of settings, from modern urban high-rises

to shanties in remote rural areas (see main story).

The immediate causes of blazes typically include electric short circuits, improper use of oil lamps or candles, improperly discarded cigarette butts and gas leakages. But the actual cause of death is all too often a deficient alarm system or the inability of rescue vehicles to arrive on time.

In February 2022, for example, four children and one adult died in a house fire in one of Nepal's digitally connected, so-called smart cities. The fire began in a shoe store on the ground floor of the building. There was no alarm in place to alert people on upper floors. Victims sleeping on the third and fourth floors were asphyxiated by smoke before help could reach them.

Lack of basic safety equipment such as fire alarms

and fire extinguishers is widespread, despite rules requiring these devices. In January 2019, a couple and their child were severely burnt when their apartment caught fire. There was no fire alarm, and no one responded to their cries for help. By the time rescue vehicles arrived, it was too late.

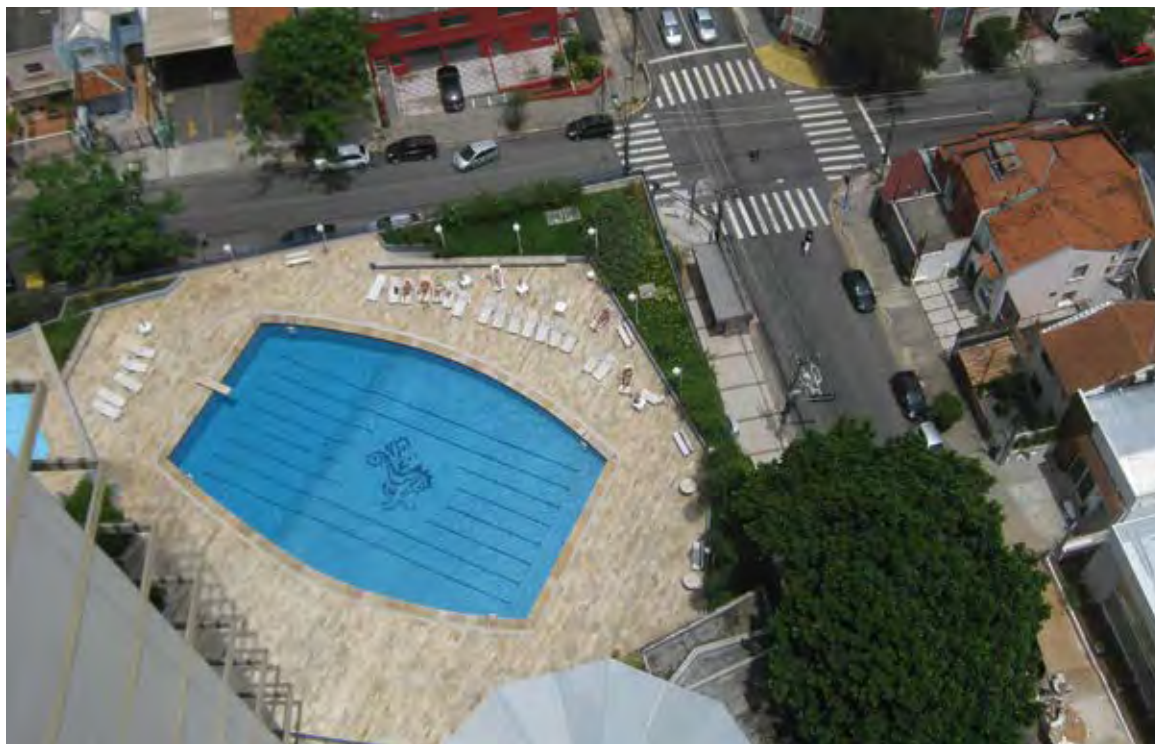
All too often, once a fire starts it can be difficult to con-

tain because of the construction materials used. Many houses in Nepal are made of wood and other combustible materials. The risks multiply when fire engines are slowed by poor roads or when they arrive ill-equipped. Not all cities and towns have adequate fire engine services. And not all settlements are connected to proper roads. RM



Firefighters at burning biscuit factory in August 2021.





Swimming pool of a well-protected condominium complex in São Paulo.

#### GATED COMMUNITIES

## Where safe homes are expensive

**In view of violent crime, Brazilians who can afford it, live in closed and guarded housing complexes. Such oases of safety are nice – but do nothing to address the country's persistent problem of violent crime.**

By **Thuany Rodrigues**

Giulia Beatriz, a 25 year old model, had a rude introduction to Rio de Janeiro. Newly arrived to start a job in the city, she was accosted on Copacabana Beach by two thugs who grabbed her gold necklace and ran. Shaken by the incident, she moved back to her home in the state of São Paulo.

“Today, I live in a gated housing estate with security guards and with cameras to guard my house,” she says. “I use an armoured car to get around because I don’t feel safe in my own state either.” Street attacks are more likely in Rio she says, whereas bandits often rob houses in São Paulo. In both agglomerations, people do their best to turn their homes into privately-guarded

spaces. The homes of wealthy Brazilians are usually protected by high walls, armed guards and security cameras. It is easier to ensure safety in gated high-rise condominiums than in single houses.

In the past three decades, gated communities – housing estates with strictly controlled entrances and carefully guarded premises – have become increasingly common in Brazilian cities. It is easy to understand why. High crime rates drive many people into protected housing.

According to World Population Review, a website focused on population data, Brazil had 23.6 homicides per 100,000 residents in 2020. The country has the world’s seventh-highest crime rate. Organised crime is a serious and growing problem. Violence between rival gangs is common, as are drug trafficking, corruption and domestic violence.

The wave of crime shows no signs of slowing. The Brazilian Yearbook of Public Security says that homicides in 2020 in-

creased four percent over the previous year, with over 50,000 people killed. The vast majority (78%) of those killings involved firearms. An additional 6,400 people were killed by the country’s various police forces.

To a large extent, the demand for gated housing is a response to violent crime. According to the IBGE, the Brazilian Institute of Geography and Statistics, a significant minority of Brazilians live in gated communities. Of Brazil’s roughly 57,300,000 households, over 1 million live in condominiums – individual residence units in multi-story housing complexes. These units are usually owned by the occupants. On the other hand, about 6 million households live in unprotected apartments, which tend to be renter-occupied and not shielded from the outside world.

Demand for gated housing is also a response to a declining quality of urban life. Public services tend to be poor, and infrastructure such as roads and parks are decaying. There is considerable visual and noise pollution. Things are particularly bad in the “favelas”, the poor and crowded neighbourhoods where disadvantaged communities live (see my essay in D+C/E+Z Digital Monthly 2021/01).

In contrast to the outside world, gated communities are islands of tranquillity and

order. The security measures are impressive. Entrance gates are typically manned by armed guards and monitored round the clock by computerised security systems. Once inside the gates, residents have access to a range of amenities which include swimming pools, gyms, game rooms, cinemas, playgrounds, internet cafes, pet spaces and dining facilities. Some even have shops, soccer fields or golf courses.

Outside the gates, however, violence and fear are facts of daily life. Every morning thousands of Brazilians go to work fearing that they will not make it home that evening due to a violent crime. For this reason, even some Brazilians fortunate enough to live in gated communities consider moving abroad (see box below).

### CULTURE OF VIOLENCE

For most people, however, urban life is permanently unsafe. A culture of violence has taken root where state agencies have a long history of failing to enforce law and order.

Young people are particularly at risk, as 51% of homicides in Brazil in 2019 involved victims aged 15 to 29. On average, 64 young Brazilians were killed every day,

according to the “Atlas da Violência” (Atlas of Violence) published by the Institute for Applied Economic Research (IPEA), a think tank that belongs to the federal government. More than 23,300 young people had their lives cut short in 2019. Indeed, violence is the leading cause of death for young people in Brazil. In 2019, 39 of every 100 deaths among young Brazilians between 15 and 19 years old were due to violence. For the age group 20 to 24, the figure was similar: 38 per 100. The figure fell to 25 per 100 for those aged 25 to 29.

The culture of violence is reinforced by a culture of impunity. Even the most blatant crimes carried out in full daylight seem to go unpunished. In November 2021, for example, a young student who had tried to help the victim of a cell-phone theft was shot dead in Recife in north-eastern Brazil.

Similarly, a young pregnant woman, Kathlen Romeu, was killed by a bullet in a Rio de Janeiro neighbourhood in June 2021. The 24 year old was caught in the crossfire between police and criminals while walking on the street.

Considering the statistics on murders, robberies and other violent crimes, it is no wonder that urban residents live in fear. Ac-



ording to the Global Peace Index, a report produced by the Institute for Economics & Peace, Brazilians had the world’s highest level of fear of violence in 2021. Ongoing gang warfare, the ready availability of weapons and weak law enforcement are causing more and more Brazilians to retreat into gated housing and guarded lives.



**THUAN RODRIGUES**  
is a journalist based in Rio de Janeiro.

[thuanrodrigues@gmail.com](mailto:thuanrodrigues@gmail.com)

## Expat experience: street-crime worries in Europe and Brazil

Deborah Delbue is a young Brazilian woman who is studying for her doctorate in Hamburg. “I feel safe in Germany,” she says. “When I first got here I found it strange to see buildings without guards or high walls.” She was surprised that some houses in German cities have balconies almost at street level. In her home town, that would look like an invitation to burglars.

Delbue is from São Gonçalo in the state of Rio de Janeiro, where she lived in a gated community (see main story). In her eyes, Hamburg is generally much safer, though not entirely

crime free, of course. A friend’s apartment was broken into, Delbue reports. “Such events are comparatively rare,” she adds, “and personal assaults are even rarer.” In her experience, crime in Hamburg mostly affects what people own, without threatening their life or body.

In Brazil, people are used to the risk of violent crime. Things are better in Europe, as expats know from personal experience. One of them, who asked to be identified as Luis, moved to London. “The first time the difference really struck me was three weeks after I came

here,” he says. “I went to a club with a friend and came home alone by bus at 3 am. I was nervous and looked around, but nothing happened.”

He now is used to walking around London at night with headphones on and fiddling with his mobile phone. “In Rio de Janeiro you would never do this,” he says. “You have to be alert at all times.” In England, by contrast, he does not worry he might be robbed on a street corner or get caught in the middle of a shootout between gangs.

European expats in Brazil are aware of the difference too. “On the streets of Rio you cannot walk with anything of value and certainly you should not let anyone see any valuables,” says Bruno Costas, a German who

came to Brazil a decade ago. “There is no police presence here, so innocent people die.” In his experience, muggings and homicides are much rarer in German cities, so people there worry much less.

Costas actually lives in a favela, one of the poor neighbourhoods which well-to do people believe are crime infested, but residents often appreciate because of community cohesion (see my essay in D+C Digital Monthly 2021/01). Indeed, the German expat feels safe there: “I think I have more security inside my favela than outside it, as the residents know each other.” He knows that wherever he goes in Rio, many people are probably carrying guns – and many of them are not police officers. TR

WORLD RISK REPORT 2021

# Social protection for disaster preparedness

**Social protection is a human right. However, low-income countries often lack the financial resources to implement sustainable protection systems. Experts say a global fund could help.**

By Monika Hellstern

Extreme natural events such as earthquakes, storms, floods or diseases like the Covid-19 pandemic are causing hardship for many people around the world. In countries that have no means for coping with harm and mitigating it, crises turn into disasters.

According to the authors of the 2021 World Risk Report, social-protection systems can alleviate the ramifications of disasters and strengthen people's resilience. It is the latest edition of an annual series published by the civil-society umbrella organisation "Bündnis Entwicklung Hilft", which includes Bread for the World, Misereor and others. In regard to people displaced by violent strife, a similar case has been made by an expert committee on behalf of Germany's Federal Government (see Maren Suchta-Platzmann and Amédé Schmitz on [www.dandc.eu](http://www.dandc.eu)).

According to the International Labour Organization (ILO), 53% of the world population does not enjoy adequate social protection. Options are that:

- people mutually support one another,
- commercial insurances spread risks over many insurance buyers (see Dirk Reinhard on p. 26) or
- governments install safety nets (see Markus Loewe on p. 22).

These options are not mutually exclusive, of course, but can reinforce one another. State provided benefits include social assistance, unemployment benefits, retirement pensions, job creation schemes and various social services, such as trauma care for example. However, these services are costly, and low-income countries often lack funds.

According to the World Risk Report, private insurance and informal structures are therefore particularly important in low-income countries. Families, neighbours or members of religious communities support one another in an emergency. Examples include village grain banks, remittances from family members abroad as well as credit and savings groups. Informal benefits are usually more flexible than government benefits. However, the authors warn that the former are regionally limited and not necessarily open to everyone.

## SOCIAL PROTECTION AS A HUMAN RIGHT

Social protection has been considered a human right since the Universal Declaration of Human Rights in 1948. The implication

is that states have a duty to ensure citizens enjoy social protection. This human right was specified in further international conventions.

A crucial document is the Social Protection Floors Recommendation, which the UN launched in 2012. It resulted from the Social Protection Floor Initiative, which had been established in 2009. The guiding ideas are reiterated in the Sustainable Development Goals (SDGs).

The Social Protection Floor basically has two components:

- basic social protection and
- additional, more extensive safeguards.

Basic protection includes access to basic health care and a minimum level of income security for all inhabitants. The Recommendation is not binding, but governments can make voluntary commitments. They have a lot of leeway when it comes to implementing specific programmes.

Crises and disasters put pressure on protection systems. The Covid-19 pandemic exposed major inequalities within and between countries. According to the World Risk Report, 20% of the world population received new or modified ben-



Risk prevention: seed bank in the state of Karnataka, India.



efits in the course of the pandemic. They mostly live in middle- and high-income countries.

When a disaster strikes, existing protection systems must be expanded fast. There typically is not enough time to set up new ones. It makes sense:

- to include additional beneficiaries in existing schemes (horizontal expansion) or
- to increase them and prolong their duration (vertical expansion).

Argentina, for example, did both. To alleviate the effects of the pandemic, it increased unemployment benefits by 50% (vertical) and introduced a cash transfer programme with two lump-sum payments of \$142 to reach people in the informal sector as well (horizontal).

A core challenge, according to the report, is that the people who need benefits often do not get them. Reasons include the lack of identity documents, social stigmatisation or communication barriers. The need to improve the quality of social protection, and not just expand benefits, is great. Services must be tailored to target groups and barriers must be removed.

Another problem the World Risk Report spells out is that governments may misuse personal data collected in the registration process. The authors advise citizens to examine social programmes carefully and consider informal, community-based protection systems as an alternative.

The report insists that climate action and social protection need to be linked. It proposes that post-Covid-19 recovery efforts should promote green investments or vocational retraining for employment in clean industries.

### GLOBAL FUND

Low-income countries are disproportionately exposed to disaster risk (see box). Disasters can set in motion downward spirals that exacerbate poverty and inequality, whilst further weakening resilience. To support such countries, the World Risk Report endorses the establishment of a “global social protection fund”.

This fund would provide advice and temporary financial support. In crisis situations, it could also help to widen short-term financial bottlenecks, ensuring basic protection stays operational. In the long term, governments should become able to fund social protection with domestic resources.

According to the World Risk Report, social protection systems should meet five criteria. They should:

- be holistic in design and rights-based,
- be fair and compensate for social disadvantages,
- be flexible and adaptable,
- be globally available, adequate, accessible and affordable,

- be included in all efforts to prevent disaster, mitigate the climate crisis and adapt to now inevitable environmental change.

For funding, the report states, the new international institution could rely on official development assistance (ODA). The authors want it to be managed according to the principles of ownership, inclusiveness and accountability. These principles were adopted by a series of multilateral high-level meetings in the first decade of the millennium. The motto was “aid effectiveness”, and the idea was to improve development results by making cooperation more fruitful.

According to the World Risk Report, research has shown that social-protection instruments can be used effectively to combat poverty. However, only 0.4 percent of ODA spending is currently used for this purpose. Because social-protection systems are important to safeguard against climate-related disasters, climate finance could also play a role in improving social protection.

### LINK

Bündnis Entwicklung Hilft, 2021: *WorldRiskReport 2021.*

<https://weltrisikobericht.de/download/2723/>



**MONIKA HELLSTERN**  
studies International Relations and works as a freelance writer.  
[euz.editor@dandc.eu](mailto:euz.editor@dandc.eu)

## Small island states and Africa are particularly vulnerable

The World Risk Index shows to what an extent a country is likely to suffer natural disasters.

The index is based on a broad variety of public data sources and a main feature of the annual World Risk Report series (see main story). Exposure matters. It indicates the probability of earthquakes, storms, floods, droughts and sea-level rise hitting a country.

Another factor is vulnerability, which assesses social issues:

- How susceptible is a country to suffer damage and how do institutions and social ties help to mitigate the impact?
- What capacities are needed to cope better with natural hazards and global heating?
- Which capacities are needed to improve disaster prevention?

Disaster risk thus not only depends on the occurrence of extreme natural events, but just as much on the social, political and economic context. Countries can reduce their risk by taking precautionary measures and strengthening their resilience. Better social protection is crucial.

In the 2021 World Risk Report, ten island states were among the 15 countries with the highest disaster risk worldwide. Livelihoods there are increasingly threatened by rising sea levels. Vanuatu, the Solomon Islands and Tonga topped the list. When compar-

ing world regions, Oceania has the highest disaster risk. Europe has the lowest risk and scores most favourably in all categories.

Societal vulnerability is highest in Africa. It is also home to some of the lowest-income countries, which tend to be more vulnerable to damage and have lower coping and adaptation capacities. The Central African Republic is the most vulnerable, followed by Chad and the Democratic Republic of Congo. It is, of course, no coincidence, that all three are affected by fragile statehood. MH



Photo: picture-alliance/AP Photo/Sunday Alamba