



32nd Annual

BRIGHAM YOUNG UNIVERSITY MODEL UNITED NATIONS CONFERENCE

Sponsored by the David M. Kennedy Center for International Studies

Friday, October 22, 2021 – Provo, Utah

Dear Delegates,

Welcome to the 32nd annual Brigham Young University Model United Nations Conference (BYUMUN). I commend your decision to participate in the Model United Nations program, and am eager to see what ideas you will add to the global debate.

My name is Chaim Zuniga, and I will be your director for the General Assembly Second Committee (GA2). Being a part of the BYUMUN program has been one of my favorite parts of attending BYU. In Fall of 2020, I represented Turkey in the NMUN DC conference, and in Winter of 2021, I represented Italy at the NMUN New York Conference. I was a representative to GA2 at both conferences, so I congratulate you on being a part of the best committee! At this conference, you will have the opportunity to not only learn about the world, but also important skills dealing with research, public speaking, and collaborative work. Do not be afraid to break out of your shell and do your best!

Currently I am majoring in Economics with minors in Modern Hebrew and Military Science. I believe that addressing the economic problems in the world today is a powerful way to address the needs of billions of people. Hopefully, as we learn about these global issues, you will gain insights into things you can personally do to make a change and lift a life.

The topics to be presented before this year's General Assembly Second Committee are as follows:

I. Financial Inclusion of Rural and Underserved Communities

II. Disaster Risk Reduction

Economic issues can be very complex and different countries view problems very differently. Ensure that you understand the background of the member state you are representing and try to hold onto its perspective as you do your own research. As you develop your innovative solutions, try to keep them simple and inclusive. If you have any questions or need to know where to start, don't hesitate to reach out to me with the contact information below.

Sincerely,

Chaim Zuniga
Director, GA2
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SECRETARIAT

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Committee History

“The United Nations has a critical role to play in promoting stability, security, democracy, human rights, and economic development. The UN is as relevant today as at any time in its history.”

-Chuck Hagel, Former United States Senator

Introduction

The United Nations (UN) is a platform of discussion for nations, territories, and organizations from all around the world. It is divided into several different committees with diverse topics of discussion such as global security, human rights, and international trade. Of the committees, only six include representatives from all 193 member states. These committees are called the General Assemblies. Each General Assembly (GA) is tasked with creating documents called resolutions, which are “formal expressions of the opinion or will of United Nations organs.” The UN is devoted to designing resolutions that represent the wills and needs of all nations equally and fairly.

The Second General Assembly (GA2), also called the Economic and Financial Committee, addresses the numerous economic challenges that the world faces today. These issues include global topics, such as international trade, and localized topics, such as the permanent sovereignty of the Palestinian people in the Occupied Palestinian Territory.

Mandates, Functions, and Powers

Understanding the mandates, functions, and powers of the Second Committee is important in order to know how and where the committee can be effective. No committee within the General Assembly has authority to make or enforce laws on a global, national, or local level. Nevertheless, this does not mean that the Second Committee cannot make ideas into a reality. The functions and powers of the general assembly include making recommendations for the peaceful settlement of international disputes, promoting international cooperation, and discussing any question relating to global security and well-being. It may also request that studies are performed to better understand the problems they are addressing and how well each solution is working.

All work in the UN is oriented around the 17 goals for sustainable development- an ambitious set of goals adopted by the GA to accomplish by the year 2030. The Second Committee focuses heavily on the goals of erasing poverty, zero hunger, affordable and clean energy, decent work and economic growth, industry and infrastructure, and sustainable cities and communities. These are the goals that the Second Committee will focus on when identifying international dilemmas. As issues become more intertwined, the Second Committee has also addressed certain social problems as well. For instance, it is much more common for women to be excluded from banking services around the world than it is for men. Therefore, the second committee seeks to address problems of gender inequality when it is also relevant to economic issues.

The United Nations GA2 works heavily with both UN organizations and non-government organizations (NGOs) when conducting its work and research. Representatives may come to UN sessions and to share their opinions, although they do not have any voting privileges in any council. Many NGOs have served as models for UN projects as well as aids in implementing

international programs. This helps the UN to be as effective as possible while also legitimizing its mission to the general population. As of 2017, the number of NGOs working directly with the UN reached 4,665. Many of these relationships were started by request of the UN for aid on specific projects.

It is also important to be aware of the ways in which the Second Committee works with other UN organizations. Just as the Second Committee does not have the ability to force action among citizens, it also does not have authority over other UN organizations. However, it does rely on other UN departments and committees. The United Nations Department of Economic and Social Affairs (UNDESA) aids the Second Committee both in research and program implementation. The Economic and Social Council (ECOSOC) also shares delegates with the Second Committee and works closely to ensure cohesive work. Although it is generally recommended to develop solutions that do not involve new programs or organizations, it is critical to stay within the mandate of the Second Committee whenever doing so.

Historical Landmarks and Important Documents

One of the most important works done by the Second Committee is Resolution 66/288 entitled “The Future We Want. This document is the foundation of many other UN efforts to help countries maintain sustainable development. It was the beginning of the process to develop the 17 sustainable development goals that would replace “The Millennium Development Goals” which began in 2000. It was the catalyst for many partnerships and over 700 voluntary commitments to transform and aid world economies. The conference, held in Rio, Brazil in 2012, also set revolutionary standards for what a “green economy” should look like. These standards were designed to help member states develop economies that are sustainable, fair, and cooperative. While many of these ideas discussed in RES/A/66/288 have been expounded upon and even changed, this document still widely influences the world of international economics.

Another document that is very important to be familiar with is the Addis Ababa Action Agenda (AAAA). This is perhaps the most comprehensive document of the UN’s plans concerning financing for development. As stated in the title, it is full of action items for member states to implement into their own governments over time. Additionally, it establishes a specific framework for international development. It stems into topics such as international development cooperation, debt and debt sustainability, science, technology, innovation and capacity building. It is important that any resolutions passed by the Second Committee consider the framework established in the AAAA to ensure the plans are unified.

Another initiative started in the Rio conference was the establishment of the High-Level Political Forum on Sustainable Development (HLPF). This group, meeting annually under the direction of ECOSOC, began in 2013 and discusses a wide variety of economic topics that range from immediate to long-term economic planning. HLPF brings together political leaders at all levels of government along with NGOs to discuss actionable ways to address the growing economic issues. The diversity of experience of the representatives from each member state improves the quality of their work. Notable topics discussed in conference are: “eradicating poverty and promoting prosperity in a changing world,” “transformation towards sustainable and resilient societies,” and “sustainable and resilient recovery from the COVID-19 pandemic that promotes the economic,

social and environmental dimensions of sustainable development.” These forums are an example of an innovative idea that is simple and effective.

One document that is especially relevant to this conference is the Sendai Framework for Disaster Risk Reduction passed in Resolution 69/283. Disaster Risk Reduction (DRR) is critical in helping member states climb out of poverty and destruction patterns. The Sendai Framework offers the international plans for DRR between the years 2015 and 2030. Delegates should pay close attention to the guiding principles and priorities that are outlined in the resolution. It also includes a clear “means of implementation” which underlines the actions that must happen in order for the framework to be effectively executed. Finally, follow-up actions are considered to help member states be accountable to each other.

Multi-level governance is critical if the work of the UN is to make a real difference in the world. As Inaki Susaeta, the Regions4 Secretary General stated, “We strongly believe that a multi-level governance approach is more important than ever to build back better after the pandemic, and to jointly decide on our future with member states and the UN system.” Without the cooperation of every member state working together, real progress cannot be made. Each member state is at a different level of unity with the plans that the UN has made and it is essential for each delegate to understand how aligned their member state’s plans are with global initiatives. If they are not aligned, it is important to understand the social and economic barriers that prevent each member state from becoming so. These documents are resources to be familiar with in order to understand what has already been done, what has already been planned, and what still needs to happen.

Most Recent Discussion

In the 74th session, the session for 2019-2020, the theme was “Galvanizing multilateral efforts for poverty eradication, quality education, climate action and inclusion.” During this session, Resolution 74/306 was passed entitled “Comprehensive and coordinated response to the coronavirus disease (COVID-19) pandemic.” Many financing resolutions were also passed including “Financing of the United Nations Peacekeeping Force in Cyprus” (A/74/913), “Financing of the United Nations Mission in Liberia” (A/74/917), and “Financing of the Regional Service Centre in Entebbe, Uganda” (A/74/910). These resolutions can give delegates an idea for how the UN constructs and prioritizes a budget.

The resolutions passed in the 74th session are an indication of groups of people and member states that the UN is especially interested in protecting and aiding. [18](#) Some of these include land-locked developing countries (LLDCs), least developed countries (LDCs), small island developing states (SIDS), and gender or racial minorities. The UN is concerned with the equality and fair treatment of all people globally. Special considerations are often made for disadvantaged groups in order to promote the well-being of all people. Delegates should consider who has been or may be disproportionately hurt or aided by certain policies when constructing a new resolution in the UN.

Conclusion

The UN is an immense institution with several interconnected committees, councils, and organizations. Putting all of the pieces together in one big picture can be difficult but it is necessary in order to use all of the available resources. The big picture not only includes the different factions of the UN but also the past and the future. Many programs and initiatives have already been put in place but need more support. Delegates are effective when they identify those programs and develop different strategies to kick-start them once again. There are other revolutionary ideas that have not been implemented on an international level before now. The member state that a delegate represents should be the first source of inspiration for things to bring to the international table. With a clear understanding of the problem and the resources to solve the problem, delegates have an excellent opportunity to change the world.

Annotated Bibliography

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This source offers a model of the work of the Second Committee, showcasing and explaining the Second Committee’s current 15-year program to overcome poverty and inequality and address climate change. The program is further broken down into 17 sub-goals. Progress on past programs is evaluated and the reasoning behind the 17 goals is explained.

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An outline of the HLPF conducted in 2017. This page has the links to an introduction of this year’s topic and the documents produced from the forum.

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United Nations. *Millennium Development Goals and Beyond 2015*. Accessed 22 Jul 2021.

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The Access page for the Millennium Goals established between 2000 and 2015. Offers a background of the goals, infographics, and an overview of the progress that resulted from the goals.

United Nations General Assembly. Addis Ababa Action Agenda of the Third International Conference on Financing for Development (A/RES/69/313). 27 Jul 2015.

https://www.un.org/en/development/desa/population/migration/generalassembly/docs/globalcompact/A_RES_69_313.pdf

The resolution containing the AAAA which offers the most comprehensive infrastructure guide on Financing for Development. As this is the foundation for development policies, it should be the first and last document considered when creating new policies.

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https://www.un.org/en/development/desa/population/migration/generalassembly/docs/globalcompact/A_RES_66_288.pdf

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<https://www.un.org/en/ga/74/resolutions.shtml>

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“UN75 Consultation: Regional Governments as Key Actors for Shaping Our Future.” Regions4. 11 Jun 2020. Accessed 22 Jul 2021. <https://www.regions4.org/news/regional-governments-as-key-actors-for-shaping-our-future/>

A consultation that speaks on the importance of Multi-Lateral cooperation between different sectors of government

I. Financial Inclusion of Rural and Underserved Communities

“While the risks of not addressing financial inclusion are profound, the benefits are undeniable.”

-Ajay Banga

Introduction

The problems that arise from a lack of financial inclusion have been exacerbated by the global COVID-19 pandemic. Massive reductions in trade and commerce heavily impacted developed countries and devastated many least-developed-countries (LDC). One study showed that 74% of businesses in Nigeria were forced to stop operations due to COVID. Without access to any financial aid, even a temporary closure will drive small and medium-sized enterprises (SMEs) into bankruptcy. Financial inclusion can be divided into at least three specific issues: lack of financial literacy, lack of access to financial institutions, and a lack of financial technology. Member states' lack of financial inclusion could be due to one or two of these issues, and in some cases, all three.

Even with the technological and transportation advancements of today, 1.7 billion adults do not have access to a formal banking system. There are many barriers for people owning a banking account, with some difficulties being more prominent in certain member states than others. For example, while 26% of adults world-wide cited bank accounts being too expensive as one reason for not opening an account, for several Latin-American member states that number soars to over 60%. Up to 22% of people worldwide referenced their distance to the bank as being a primary reason for not having a banking account but some member states reported numbers as high as 41%. Other prominent reasons in the world include a lack of necessary documentation and a lack of trust for financial reasons. In many member states whose population is predominantly Muslim, religious reasons were commonly listed for not opening a bank account. Not only does not having a bank account make it more difficult for families and businesses to save money, but it leaves their saved money less secure.

Access to financial institutions and resources is beneficial for both the users and providers of the banking system. With access to banks, families and small businesses can generate income, manage irregular cash flow, take investment opportunities, and work their way out of poverty. It helps a fragile new business to survive in the market, especially when unexpected crises occur. On a global level, financial inclusion is one of the best tools to address the first goal for sustainable development of no poverty. Many studies and economic experiments have shown that financial inclusion is a key to helping entire economies by promoting productive investment from financial institutions.

Without access to a physical place of banking, many places can still see the benefits of owning a bank account with financial technology. While technology is growing at a pace never seen before in history, there are people who still lack access to the resources they need to use a mobile

banking service. According to one source, 3.7 billion people in the world today do not have internet access. The majority of these people live in LDCs where mobile banking is needed the most. In the member states that are developed, approximately 87% of people have access to the internet whereas only 47% have access in developing member states. This number drops to only 19% in LDCs. Most of the people who lack internet access in developed member states, such as the United States, live in rural areas that are much more difficult to reach. Even within the US, more than 157 million people lack internet access at the broadband speeds necessary for purposes such as telemedicine, online classes, and online banking.

Underlying the need for the above-mentioned issues is the need for financial education. Financial education is the key to helping people use financial resources wisely and overcome skepticism about technology. As the old proverb says: “You can lead a horse to water, but you can’t make it drink.” The United Nations Secretary-General’s Special Advocate for Inclusive Finance For Development (UNSGSA) wrote in her annual report, “Financial products should not only be measured on whether customers use or have access to them, but more importantly on how those products assist customers to make better financial decisions and improve their financial well-being.” Opportunities to expand one’s capital can quickly become a financial burden if individuals are not taught how to use the resources correctly. At the core of all successful plans for financial inclusion is education.

United Nations Efforts and Innovative Solutions

There is an extensive framework designed to address the issue of financial inclusion both within and without the UN. Inside of the UN there is the Inter-Agency Task Force on Financing for Development (IATF). This task force was organized in the AAAA for the purpose of reporting annually on the progress of implementing the AAAA and advising UN committees on how to better implement the AAAA within member states. It is comprised of over 60 UN agencies, programs, offices, and other relevant international institutions. Each annual report produced by the IATF is full of statistics, plans, and observations. These reports offer a broad perspective of the infrastructure already put in place within member states and what has yet to be put in place.

As mentioned before, technology plays a central role in helping member states to get out of destitution, especially LDCs. In order to address this issue directly, the UN established the Technology Bank for the Least Developed Countries in 2018. This bank, built in Gebze, Turkey, currently serves the existing 46 LDCs, as well as member states that have graduated from being an LDC in the last five years. The role of the Technology Bank is to prioritize the most important technological advances and then identify the largest disparities for those resources. These priorities and plans are aligned with the AAAA in order to maintain a cohesive effort.

The UN Technology Bank is currently driving projects of all different sizes around the world. In May of 2021, it partnered with the International Development Research Centre to fund technology-based SMEs in LDCs. In the same month it announced the plan to join with The Network of African Science Academies to create an Academy of Sciences in Malawi. Professor Richard Catlow, Co-President of the InterAcademy Partnership stated, “Academies play a vital role in their national and global community. They can help strengthen the scientific infrastructure of a nation or region by promoting and advising on science education and acting as an advocate

for the value of the investment in scientific research.” In April of 2021, the UN Technology Bank partnered with the Scientific and Technological Research Council of Turkey and the University and Industry Collaborations Centre Platform to make technology more accessible in LDCs. Part of accomplishing this goal is the construction of Technology Transfer Offices (TTOs) in select member states. TTOs are made to bring the technological advances of universities and NGOs to the citizen market. These innovations highlight just a few investments that the UN Technology Bank has made in recent months to assist member states with financial inclusion.

Non-Government Organization Efforts and Innovative Solutions

Many NGOs are beginning to understand the potential that lies within financial technology (fintech) and it is certainly showing in the numbers. It is estimated that the global finances market will reach \$26.5 trillion by 2022. Europe, the Middle-East, and Africa had a combined total of 7,835 fintech startups in 2020 alone, making it one of the fastest growing markets in the world. Even though it is a relatively new market, fintech is already making a big impact within SMEs around the world. Statistics show that as of 2019, already 25% of SMEs had taken advantage of fintech banking services around the world. While this sector is growing quickly, there are many things that governments can do to harness the potential of financial technology to help those most in need.

One example of an NGO expanding both the reach of financial institutions and financial technologies is FirstBank, a West-African bank established in 1894. In 2018, First Bank started an initiative called FirstMonie with the intention of making banking services more available for marginalized people and people in rural areas. One service that FirstBank offers is an electronic wallet for people to manage their finances remotely. This allows consumers to perform corporate disbursements and collections, transfer funds, and bill payments, along with other banking functions. These services have helped business owners throughout Nigeria and other West African member states to become more financially stable.

Without the technological infrastructure to support stable internet connections, other methods for financial inclusion are critical. That is why FirstBank also established the Agent Banking Network system. With this system, FirstBank hires agents to work in businesses that have already been established in rural areas. This program has been very successful in providing banking services for the underserved and creating jobs that support the local economies. FirstBank has the largest banking Network in Nigeria with agents working in 772 of the 774 local governments of Nigeria. Over 100,000 agents are employed through the FirstMonie program and it is estimated that over 300,000 indirect jobs have been created through that program. In an effort to help ensure that economic growth is gender-inclusive, females represent 22,000 of the agents hired and FirstBank offers financial products specifically tailored to meet the needs of women. In addition to the benefits of the employees, the FirstMonie Agent channel serves over 1,000,000 people every day throughout Africa. Overall, FirstBank has made an incredible difference in the financial inclusion efforts of Nigeria. UN delegates have the opportunity to foster those developments and bring the ideas piloted by Firstbank to other member states in need.

Another successful effort made by an NGO is Kenya’s M-PESA. It was established in 2007 and was designed specifically to address the low levels of technology found in Kenya during that time.

Money could be transferred with nothing more than an SMS from a low-tech cell phone. This had astounding effects in Kenya, both socially and economically. One study shows that mobile-money services helped over 194,000 Kenyan households out of extreme poverty (with an extreme poverty household defined as one that spent less than \$1.25 daily) and helped over 185,000 women move from farming jobs to a business occupation. Dean Karlan, a Yale University professor, says about the economic effects on women: “[The] results are provocative and enticing, provocative in that they find long-term impacts on poverty for women from an important, growing, and profitable business innovation, mobile money.” Financial technology itself is relatively new to the global market and is making incredible impacts on many areas around the world. However, all member states are unique and may require different policies in order to spur financial inclusion.

Current Barriers to Financial Inclusion

It seems that with so much to gain, financial inclusion should be achieved in no time at all. However, there are still many changes that need to happen before financial institutions and fintech companies can realize their full potential. The first problem these companies have to overcome is the abundance of governmental regulations surrounding the industry. As UNDESA reports, “The [AAAA] calls on countries to ensure that policy and regulatory environments support financial market stability and promote financial inclusion in a balanced manner.” While regulations are important for protecting customers, they can be crippling for start-up businesses. One business owner Chris Sheehan, who sells crop insurance to farmers in many low-income countries, spoke about the difficulties of heavy government regulations. He reported, “Sometimes [regulations] result in a circular situation in which the company goes in and says that it wants to try to test a new product or system but they are not allowed to do so because they don’t have approval, but they can’t get approval without market evidence, which they can’t get without testing.”

Other issues include governments requiring companies to make extremely large commitments before they operate within their country and regulations that are not accommodating for the needs of the local people. Regulations are designed to help and protect the everyday consumer, however, when they become too heavy, they can prevent new companies and new ideas from reaching people in need.

Another major issue preventing further growth is the need for more capital. As one writer observes, “Top investors may be reticent to invest in emerging markets, which is what fintech is based within, while developing countries may struggle to find any investment at all.” Unfortunately, it is the businesses within the member states who need it most that are lacking financial support. Many businesses in LDCs depend on foreign direct investment (FDI) to get the capital they need. However, as a result of COVID-19, FDI decreased by 33% in 2020. Government policies and regulations are one of the largest factors in how much investors are willing to invest both globally and locally. With effective cooperation and incentives, much can be done to help the capital crisis of today.

As is the struggle with anything new, technological skepticism prevents many people from taking advantage of fintech. Without human interaction and a physical institution, many fintech

companies have found it difficult to create the trust needed for consumer interaction. Around the world, 64% of people say they trust banks, but only 47% of people report trusting digital payment companies. This problem is prevalent in both developed and developing member states. A lack of familiarity and education about fintech often drives this fear and distrust. While there are many theories from behavioral economists and social scientists on how to solve this issue, the trust gap between consumers and fintech companies remains wide.

Conclusion

Delegates should pay close attention to the needs of their own member state and present those needs to the committee. Just as each problem is unique, the policies, recommendations, and actions required to solve the problems are equally individual. Much has been done on the global stage in order to address each factor of financial inclusion already. Above what the UN has done on a global scale and NGOs have done at a local level, many member states have already created plans of their own to make financial inclusion a reality. This is because financial inclusion is an issue that if it is solved, it stands to help every party involved. Delegates should consider the incentives barriers that play a part of financial inclusion. With a broad perspective and specific goals, member states can address financial inclusion with both care and effectiveness.

Questions to Consider

1. What are the specific barriers preventing your member state and allied member states from reaching complete financial inclusion?
2. Which minorities and marginalized groups within your member state would be benefitted by specific focus?
3. Which UN resolutions, plans, or committees do you feel are important to recognize or implement in future resolutions?
4. In what ways are fintech NGOs held back by public policies and what kind of policies can help them to expand?

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United Nations. “Inclusive Finance.” *Department of Economic and Social Affairs*. Accessed 26 Jul 2021. <https://www.un.org/esa/ffd/topics/inclusive-local-finance/inclusive-finance.html>

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United Nations. *Technology Bank for the Least Developed Countries*. Accessed 23 Jul 2021. <https://www.un.org/technologybank/>

The home page for the UN Technology bank. Offers background information about the Technology bank as well as links to articles about projects and investments it has made.

United Nations. “UN Technology Bank and the IDRC Partner to Support SMEs Programs with Funding Opportunity in LDCs.” *Technology Bank for the Least Developed Countries*. 11 May 2021. Accessed 23 Jul 2021. <https://www.un.org/technologybank/news/un-technology-bank-and-idrc-partner-support-smes-programs-funding-opportunity-ldcs>

An article about the UN Technology Bank’s partnership with the International Development Research Centre. The investments they will make are in science and technology companies within LDCs.

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The Annual Report of the UNSGSA. As a part of the report, Queen Maxima calls the UN to focus on financial education in their efforts for financial inclusion. She explains the important of quality inclusion if the UN is to make a real difference in the lives of citizens.

Wilde, Andrew. “Why consumers just don’t trust fintechs.” Sifted. 25 Aug 2020. Accessed 26 Jul 2021. <https://sifted.eu/articles/fintech-trust-gap/>

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II. Disaster Risk Reduction

We cannot stop natural disasters but we can arm ourselves with knowledge: so many lives would not have been lost if there was enough disaster preparedness.

-Petra Nemacova, UN World Tsunami Awareness Advocate

Introduction

According to one author, disaster risk reduction (DRR) is “the process of protecting the livelihoods and assets of communities and individuals from the impact of hazards.” While the impact on developed member states is different than those that are underdeveloped, disasters are universally devastating. The United Nations Office of Disaster Risk Reduction (UNDRR) noted, “absolute economic losses are concentrated in high-income countries, the human cost of disasters falls overwhelmingly on low and middle-income countries.” COVID-19 is only one of many tragedies that occurred in 2020. Additionally, 389 natural catastrophes were recorded, affecting roughly 98.4 million people. It is estimated that there was \$210 billion in economic losses and 15,080 lost their lives. Unfortunately, these numbers cannot capture some of the most devastating effects such as lost education and destroyed sites of cultural significance. They are also not indications of the losses suffered from biological and technological hazards, such as those caused by COVID-19. The Sendai Framework, the foundation of international DRR policies replacing the Hyogo Framework, is the first DRR framework to address biological and technological hazards. This vastly expands the scope of DRR, making it a more important topic of discussion than ever before.

Traditionally, DRR has focused on addressing natural disasters such as floods, storms, and wildfires. These events are catastrophic for member states with economic disadvantages such as LDCs, small island developing states (SIDS), and landlocked developing countries (LLDCs). Floods account for more than half of the natural disasters and 41% of the deaths. They were especially prominent in African and Asian countries affecting more than more than 27 million people. Heat waves scorching Europe were the number one killer among the natural calamities, killing 6,040 people. This is more than double the number of deaths recorded in 2019 and is likely much higher due to underreporting. Also record breaking were the 30 named storms that occurred in 2020, impacting 45.5 million people and costing over \$90 billion. While floods, storms, and extreme temperatures were the most devastating events worldwide in 2020, other natural disasters such as wildfires and earthquakes are more prominent in certain regions and can be extremely destructive.

Chemical, biological, radiological, and nuclear (CBRN) technologies have grown exponentially in the last 40 years. Disasters relating to these materials, consisting of about a third of all disasters since 1900, have had a much bigger impact than many people realize. For this reason, international policies are created to prevent both accidental and purposeful release of CBRN materials and protect the world’s technological infrastructure. One example of a nuclear disaster happened in Fukushima, Japan when four nuclear power plants were damaged by the Great Eastern Japan Earthquake and Tsunami. This led to the evacuation of 154,000 people and years of nuclear recovery. Chemical threats such as oil spills have decreased greatly in the last 10 years,

however, the problem still persists. In 2020, approximately 1000 tons of oil spilled into the oceans, the lowest annual figure recorded in 5 decades. Each oil spill has long-term damaging effecting on both the economy and the ecosystem. Other technological disasters come in all forms and sizes. As these instances are recorded, there are definite trends in geographical location. From 2000-2019, China and India have had more technological disasters within their countries than the next five highest countries combined. As more member states industrialize, risks will only increase around the globe.

Even more detrimental than the man-made catastrophes and natural disasters, viruses and diseases sweep in the world. COVID-19 along has stopped international trade and travel, forced thousands of businesses to close, and has killed over 4.2 million people. Viruses know no limit to their destruction and can bring entire economies crumbling down seemingly overnight. In the most developed member states, COVID-19 caused millions of people to lose employment but the conditions in developing member states is much worse. According to one study, “48% of rural Kenyan households, 69% of landless agricultural households in Bangladesh, and 87% of rural households in Sierra Leone were forced to miss meals or reduce portion sizes to cope with the crisis” In a matter of months, billions of people have been impacted by the world-wide pandemic. While COVID-19 took the center of the world stage, other viruses and diseases still persist. Although much has been done to curb the rampage of HIV/AIDS and Malaria in Africa, together they accounted for over 10% of the deaths in 2019. Influenza, Zika, and respiratory infections continue to take the lives of thousands of people each year. With statistics like these, there is little wonder why addressing viruses and diseases has become a central part of DRR.

Disaster Risk Reduction Efforts and Innovative Ideas

On June 16, 2016, a high-level forum was hosted in Florence, Italy by organizations such as the UNDRR, the United Cities and Local Governments, and UN Habitat. This forum invited local government authorities, NGO representatives, and experts from around the world to discuss how to implement the Sendai Framework into local governments. In the resulting document entitled *The Florence Way Forward*, the following recommendations were made: “Establish political recognition for coherence and mutual reinforcement among international agreements,” “Link mechanisms for monitoring and reporting of related goals and indicators” and “Promote collaboration cooperation and knowledge exchanges among all urban stakeholders in implementation.” This forum was a catalyst in making the Sendai Framework and other DRR policies actionable. According to Mami Mizutori, The UN Secretary-General’s Special Representative for DRR, European nations will meet again in 2021 to discuss implementing the Sendai Framework within Europe. Although much more needs to be done on this account, these high-level forums are a beginning to much needed reform.

Investment in early warning systems, which detect extreme weather patterns, is a large part of the global DRR initiative. After the Paris Agreement was adopted in 2015, a series of initiatives ensued to address issues of climate change and extreme weather. One project, the climate risk and early warning systems (CREWS) initiative, has worked with 40 different partners in 17 different member states to help countries. Some of these projects include strengthening national

capacities for early warning system in Burkina Faso, or hydrological and meteorological services modernization project in Mali. All of the projects started by CREWS are performed in LDCs and other member states in need. The United Nations Development Program (UNDP) has also worked to implement early warning systems since 2008. In 13 years, it has built over 1,100 automated weather stations and early warning systems in 46 countries around the world. It is estimated that over 13 million people have benefitted from these projects. One way the UNDP ensures that its projects will stay maintained is Additionally, educational programs were started to train technicians on climate data and interpretation which will help member states to be self-sustaining in these regards. These projects, largely taking place in Africa and Asia, have been instrumental in helping member states to stay out of poverty and keep their economies steady.

The UN can also be very productive in helping member states to develop emergency response plans of their own. Over many years, Australia has developed a disaster risk reduction and recovery plan that is thorough and effective. In the plan, seven components are combined to deal with the many different aspects of a good DRR plan. They are: understanding risks and consequences, understanding capability requirements, establishing effective governance, enhancing and developing capabilities, fostering partnerships, planning and coordinating capabilities and partnerships, and informing policy.

Behind each of these components are clear plans as well as organizations to ensure the plans are put into place. One strong point of Australia's plan is that it recognizes the importance of unified partnerships for DRR. It says, "the most critical partnership is that with the community, through establishing a sense of shared responsibility in dealing with any severe to catastrophic disaster. Likewise, partnerships with international, non-government and private sector organizations will be key." Without the support of the citizens and organizations, disaster prevention and recovery cannot be achieved. Australia has learned this and other lessons from decades of dealing with some of the toughest natural disasters the world has ever seen. Personalized emergency plans such as Australia's are necessary to help member states become independently protected.

Current Barriers to DRR

One of the largest barriers to reducing the risk of disasters is lack of cooperation between different levels of government. For example, when the Sendai Framework was adopted in 2015, many policies were expected to be implemented in lower-level governments. However, in 2020 only 5 member states' DRR plans had been validated according to the Sendai Framework, 63 were partially validated, and 127 member states did not even begin to make their DRR cohesive with the Sendai Framework. So far in 2021, 8 member states have begun the process while 187 member states still have not.

Cooperation is more than just international aid; it is creating an international community for sharing data and scientific studies. With a lack of recording and reporting, it can be impossible to tell where the need is for more international resources. As one UN writer put it, "In a global world, we need an integrated approach which includes action on social determinants, social

protection, the support for major health care programmes at the local and country level, and the global agreements and commitments necessary to address the responsibilities and approaches of the many actors involved.” No matter how intricate policies become or how many plans are created, if they are not accepted and worked upon in a spirit of unity, they will become dormant and forgotten.

As with many government initiatives, DRR is facing a huge funding problem. These shortages, termed fund gaps, are found in global initiatives and individual member states. In 2019, it was estimated by the UN that \$24.93 billion would be required to cover the humanitarian needs. Unfortunately, actual funding only reached \$14.29 billion and as a result, 35 million people did not receive the aid they needed.

This issue is illustrated in the following accounts of specific member states.” In the beginning of 2019, Lesotho was projected to have a \$12.5 million funding gap for DRR in the 2019/2020 fiscal year. This was with modest estimates in the case that exceptional disasters occur. Similarly, the Syrian Arab Republic faced a humanitarian aid fund gap of \$2.38 billion. \$238 million was needed to address COVID-19 alone and \$477 million was needed to maintain current aid programs. NGOs and international aid groups contribute support and aid when possible, but the need is just too great to match. Until large policy reforms are made and member states can solidify financial and humanitarian partners, these financial gaps will continue to plague the world.

Conclusion

Every region of the world has different disaster challenges and advantages. The UN has developed comprehensive DRR plans to address natural, technological, and biological disasters. Each of these problems are much better understood and addressed than 75 years ago, when the UN was formed. Member states have formed custom DRR frameworks, humanitarian aid has reached more people than any time in history, and political barriers have been broken down for greater efficiency. Technologies have been developed at an exponential rate, offering new intelligence and communication opportunities every year. While all of these things have helped millions of people in recent years, there are millions more that stand in need.

Massive challenges, such as COVID-19, can easily find the world unprepared, damaging developed economies and nearly demolishing less-developed ones. Technologies have become liabilities as quickly as they have become assets. Progress needs to be made in funding for humanitarian aid efforts both within member states and internationally in order to close the persisting funding gaps. Coordination between separate levels of governments as well as NGOs needs to be strengthened in order to carry out decided plans. DRR faces some of the most difficult challenges to overcome in the modern world. However, it also stands to be one of the greatest aids to those who need it most.

Questions to Consider

1. What are the most common natural and technological disasters in your member state's region of the world?
2. What kind of DRR framework has your member state already put in place and how has it performed in recent years?
3. What kinds of humanitarian aid efforts has your member state made for both its citizens and citizens of other member states?
4. How well does your member state's DRR framework align with the international framework? What can be done to better that alignment?

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<https://www.homeaffairs.gov.au/emergency/files/australian-disaster-preparedness-framework.pdf#:~:text=The%20Australian%20Disaster%20Preparedness%20Framework%20%28the%20Framework%29%20will,from%20the%20private%2C%20non-%20government%20and%20community%20sectors.>

This is a copy of Australia's preparedness framework. As Australia faces a variety of natural disasters and has designed a comprehensive framework, it is a great example of the ideal DRR framework for other member states.

“Burkina Faso: Strengthening National Capacities for Early Warning System Service Delivery.” *Climate Risk & Early Warning Systems*. Accessed 3 Aug 2021. <https://www.crews-initiative.org/en/projects/burkina-faso-strengthening-national-capacities-early-warning-system-service-delivery>

An account of a project conducted by CREWS to help Burkina Faso create a strong early warning system to detect disasters. This is one example of many projects that CREWS has conducted for least developed countries around the world.

“Disaster Risk Financing Diagnostic.” *The World Bank*. Dec 2019. Accessed Aug 5 2021.

<https://documents1.worldbank.org/curated/en/555701578344878017/pdf/Lesotho-Disaster-Risk-Financing-Diagnostic.pdf>

This article outlines the humanitarian aid funding gap in Lesotho for the 2019/2020 fiscal year. It is an example of what many least developed nations are facing with funding crises.

“Distribution of the Leading Causes of Death in Africa in 2019.” *Statista*. Dec 2020. Accessed 3 Aug 2021. <https://www.statista.com/statistics/1029337/top-causes-of-death-africa/>

This page of statistics shows the leading causes of deaths within the continent of Africa. Many of the leading causes are virus related showing a desperate need for better virus monitoring and containment.

Eggar, Dennis, et al. “Falling Living Standards During the COVID-19 Crisis: Quantitative Evidence from Nine Developing Countries.” *American Association for the Advancement of Science*. 5 Feb 2021. Accessed 3 Aug 2021. <https://advances.sciencemag.org/content/7/6/eabe0997>

This article shows a wide perspective on the devastation that COVID-19 has created within developing countries. It provides statistics of patterns such as the number of people going hungry and the number of people falling into extreme poverty.

Gray, Daniel. “What is Disaster Risk Reduction? (and Why Does it Matter).” *Concern Worldwide*. 12 Nov 2015. Accessed 3 Aug 2021. <https://www.concern.net/news/what-is-disaster-risk-reduction-and-why-does-it-matter>

This article is a brief summary of disaster risk reduction. It speaks of the importance of individualized DRR plans and understanding the needs and resources of each community. It also speaks on the ways climate change affects natural disasters and the risks the world faces as a result.

“Humanitarian Funding Gaps.” *Syrian Arab Republic*. Jun 2020. Accessed 5 Aug 2021. https://www.humanitarianresponse.info/sites/www.humanitarianresponse.info/files/documents/files/critical_funding_gap_june2020.pdf

This study speaks on the humanitarian funding gap within the Syrian Arab Republic. It gives an itemized list of the costs that the Syrian Arab must pay to maintain and grow its DRR infrastructure. It also speaks on the costs that COVID-19 poses for countries such as the Syrian Arab Republic.

International Federation of Red Cross and Red Crescent Societies. “Technological & Biological Hazard (CBRN) Preparedness.” *IFRC*. Oct 2020. Accessed 3 Aug 2021. https://media.ifrc.org/ifrc/wp-content/uploads/2021/01/IFRC-Background_TechBioHazardsweb.pdf

This consultation draft offers a great background guide of technological and biological hazards. It gives a detailed description of what these hazards include, how many occur each year, and the risks imposed because of them. Additionally, there are examples of each type of hazard included to give the reader an idea of the real-world damage each hazard can impose.

International Tanker Owners Pollution Federation. “Oil Tanker Spill Statistics 2020.” *ITOPF*. Accessed 3 Aug 2021. <https://www.itopf.org/knowledge-resources/data-statistics/statistics/#:~:text=The%20total%20volume%20of%20oil%20lost%20to%20the,the%20last%20five%20decades.%20Global%20oil%20spill%20trend>

This report offers statistics of oil spills both in 2020 and within the last 70 years. It offers information such as the locations and severity of oil spills as well as the number of oil spills occurring each year.

Kickbusch, Ilona. “Advancing the Global Health Agenda.” *UN Chronicle*. Accessed 4 Aug 2021. <https://www.un.org/en/chronicle/article/advancing-global-health-agenda>

This article speaks about the humanitarian goals of the UN between 2015 and 2030. The author writes about the barriers governments face in reaching these goals including a lack of coordination between government entities and the international fund gap humanitarian aid forces require.

Lowcock, Mark. “3 Ways to Fix the Way We Fund Humanitarian Relief.” *World Economic Forum*. 2 Jan 2019. Accessed 5 Aug 2021. <https://www.weforum.org/agenda/2019/01/three-ways-to-fix-humanitarian-funding/>

This article describes the international fund gap and proposes 3 innovative ideas to try to close it. The ideas this author chooses to write on are “anticipatory and contingency financing,” “market-based funding streams” and “shrinking needs and improved effectiveness.” While it only offers a brief description of each, it is a great starting place to think of innovative ideas.

“Mali: Hydrological and Meteorological Services Modernization Project.” *Climate Risk & Early Warning Systems*. Accessed 3 Aug 2021. <https://www.crews-initiative.org/en/projects/mali-hydrological-and-meteorological-services-modernization-project>

A report of the work that CREWS did in Mali to modernize weather-tracking equipment. This project is still ongoing within Mali but has seen much progress.

United Nations. “Climate Information and Early Warning Systems.” *United Nations Development Program*. Accessed 3 Aug 2021. <https://www.adaptation-undp.org/climate-information-and-early-warning-systems>

This visual chart produced by UNDP shows the importance of climate information and early warning systems. It shows the 46 countries that UNDP is currently working in with infrastructure projects and gives statistics of the difference these projects have made.

United Nations. “Floods in Europe Underline Need for Increased Investment in Disaster Risk Management.” *United Nations Office of Disaster Risk Reduction*. 16 Jul 2021. Accessed 3 Aug 2021. <https://www.undrr.org/news/floods-europe-underline-need-increased-investment-disaster-risk-management>

UNDRR published this article to show the need for increased investment in DRR even within developed countries. Many countries within Europe had devastating floods including Germany, Luxembourg, France, and many others. It was announced that European countries would be meeting in 2021 to discuss DRR and implementing the Sendai Framework.

United Nations. ““The Florence Way Forward”: on the Implementation of the Sendai Framework at the Local Level.” *Preventionweb*. 17 Jun 2016. Accessed 3 Aug 2021. https://www.preventionweb.net/files/48631_florencewayforward.pdf

“The Florence Way Forward” is the outcome document of the high-level political forum that occurred in Florence Italy. It outlines DRR goals on coherence, governance, cooperation with the private sector, promoting cultural heritage, and other important topics.

United Nations. “High Level Forum on Implementing the Sendai Framework for Disaster Risk Reduction at Local Level.” *United Nations Office of Disaster Risk Reduction*. 16-17 Jun 2016. Accessed 3 Aug 2021. <https://www.unisdr.org/conferences/2016/highlevelforum>

An overview of the high-level forum held in Florence, Italy,

United Nations. “Measuring Implementation of the Sendai Framework.” *United Nations Office of Disaster Risk Reduction*. Accessed 3 Aug 2021. <https://sendaimonitor.undrr.org>

This page shows the monitoring of how many member states have implemented the Sendai Framework. Member states are divided into “not started,” “in progress,” “ready for validation,” and “validated. It is a stark visualization of the low levels of Sendai Framework implementation throughout the world.

United Nations. “Sendai Framework.” *United Nations Economic Council of Europe*. Accessed 3 Aug 2021. <https://unece.org/sendai-framework>

The Sendai Framework is the backbone for all DRR plans made between 2015 and 2030. It is meant to be the foundation for member state DRR frameworks as well as the official foundation for international efforts concerning DRR.

United Nations. “The Paris Agreement.” *United Nations Framework Convention on Climate Change*. Accessed 3 Aug 2021. <https://www.un.org/en/climatechange/paris-agreement>

The Paris Agreement is the international framework on climate change. It was the catalyst for organizations such as CREWS which helps member states to build a technological infrastructure for climate measurement and early warning systems.

United Nations Office for the Coordination of Humanitarian Affairs. “2020: the Non-COVID Year in Disasters – Global Trends and Perspectives.” *Reliefweb*. 21 Apr 2021. Accessed 4 Aug 2021. <https://reliefweb.int/report/world/2020-non-covid-year-disasters-global-trends-and-perspectives>

Although 2020 has been dominated by news about COVID-19, this report gives a comprehensive overview of the other catastrophes that occurred in 2020. Not only does it report the numbers of the specific natural disasters, but it shows the trends of natural disasters in different regions of the world.

United Nations Office of Disaster Risk Reduction. “Disaster Losses and Statistics.” *Prevention Web*. Accessed 3 Aug 2021. <https://www.preventionweb.net/understanding-disaster-risk/disaster-losses-and-statistics>

This gives a snapshot look at the losses and statistics of 2020 natural disasters. It also speaks on the importance of recognizing the non-quantifiable losses of disasters such as lost education and cultural site destruction.

Worldometer. “Coronavirus Death Toll.” 3 Aug 2021. Accessed 3 Aug 2021. <https://www.worldometers.info/coronavirus/coronavirus-death-toll/>

This site records the world-wide death toll of COVID-19. It also offers death toll numbers by country, age, and sex.