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ALTERNATIVE METHODS OF FINANCING HUMANITARIAN CRISES. CROWDFUNDING

Abstract. There is a continuous increase in the number of humanitarian crises around the world. The number of armed conflicts and attacks on civilians is increasing at an alarming rate. Natural disasters compounded by climate change and population growth are also occurring more frequently and with increasing intensity. Given that over 60 million people have been forcibly displaced worldwide, prolonged forced displacement has become the biggest humanitarian, development, political and economic challenge. The needs are increasingly outweighing resources, and humanitarian aid and civil protection are becoming increasingly complex.

Funds for humanitarian aid come from the budgets of individual countries. In situations of severe crisis, other state authorities may also decide to grant humanitarian aid from the funds at their disposal. In addition, there are many options for providing humanitarian aid. The purpose of the article is to present methods as crowdfunding for financing humanitarian crises that do not belong to state funds. Most often they come from community collections or projects where more people are involved. It must be admitted, however, that this assistance still seems disproportionately small in relation to the needs.

Keywords: humanitarian crises, humanitarian aid, humanitarian needs, financing.

The essence of humanitarian aid

According to Council Regulation (EC) No 1257/96 of 20 June 1996, recognizes that humanitarian aid actions of the Community includes relief, rescue operations and protective measures based on the principles of non-discrimination aimed at helping people in third countries. This assistance was addressed to the most vulnerable among them, with priority given to persons in developing countries, victims of natural disasters, man-made disasters, such as wars and outbreaks of fighting (...). [Rozporządzenie, art. 1]

Humanitarian aid would be provided for the period of time necessary to meet the humanitarian needs that would arise as a result of the above-mentioned situations. In addition, it would include actions focused on risk preparation and prevention of various types of disasters.

The main objectives of the EU humanitarian action are:

- 1) saving and protecting lives during critical situations and directly in their aftermath and during natural disasters, which entail greater losses in people, physical, psychological or social suffering or material losses;
- 2) providing necessary assistance and support to people exposed to long-lasting crises resulting from outbreaks of fights or wars, which have the same effects as described above, especially when their own governments prove unable to provide assistance or assistance cannot be provided due to the lack of appropriate authorities;
- 3) assistance in financing the transport of humanitarian aid and efforts to ensure that it is available to those for whom it is intended, by all logistical means available and ensuring the protection of goods and personnel serving humanitarian purposes, but excluding defense-related activities;
- 4) carrying out short-term reconstruction and reconstruction work, especially in the field of infrastructure and equipment, in close cooperation with local institutions, in order to facilitate the arrival of assistance, prevent the worsening of the effects of the crisis and start assisting victims in regaining a minimum level of self-sufficiency, taking into account if possible long-term development goals;
- 5) overcoming difficulties related to the consequences of population migration (refugees, displaced persons and repatriates) caused by natural or man-made disasters and carrying out aid programs in the field of repatriation to the country of origin and re-settlement therein, if the conditions laid down in applicable international agreements are met;
- 6) ensuring preparation for the risk of a natural disaster or comparable exceptional circumstances and the use of a sufficiently rapid early warning and intervention system;

- 7) supporting civil operations to protect victims of fighting or comparable emergencies, in accordance with applicable international agreements.

Based on the above-mentioned main goals of humanitarian action, it can be stated that humanitarian aid is focused primarily on abandoning human harm and suffering. Pursuant to the above points, a humanitarian action would consist in saving and protecting lives during emergencies and natural disasters. According to the assumptions, humanitarian aid is also aid for victims of long-lasting crises, reconstruction of infrastructure or overcoming difficulties resulting from population migration resulting from natural disasters or armed interactions, etc. [Prystrom, *Unia...*, p. 95]

The guiding principle of humanitarian aid is the principle of humanitarianism or humanitarian imperative, indicating that human suffering must be met with response in all circumstances. In particular, this applies to the most vulnerable people in a given community. [*Polska Akcja Humanitarna*]

The aim of humanitarian aid is to protect the lives of victims of humanitarian crises, alleviate people's suffering and care for their dignity. In the long term, humanitarian aid allows the affected communities to recover, in which they will be able to function independently. [Ibidem]

Extremely important information is the fact that too little resources are being allocated to help victims of crises. In 2013, governments collected only 58% of the amount needed for humanitarian aid. This means that almost half of the most urgently required and the most important funds for helping victims of natural disasters were not transferred to those in need. [Ibidem]

In 2012, about PLN 12 million was spent from the Polish budget for humanitarian aid implemented directly from Poland, intended for countries affected by crises. this amount is much lower than the actual obligations arising from the right to humanitarian aid and the capabilities of our country. NGOs play an important role in Polish humanitarian aid, which – like the Polish humanitarian action – receive a significant part of funds for assistance from contributions of individuals and companies, as well as from international aid agencies. In the human dimension, the most important are the dedication and commitment of ordinary people who, through their actions, express a humanitarian attitude. often these people are teachers and students from Polish schools.

At the end of these considerations, it should be mentioned that there is a debate nowadays, whether turbulent changes occurring in societies repeatedly taking the form of rebellions or manifested in the form of reluctance to adapt to the current situation are the result of one great crisis created by globalization? Are social inequalities as a product of globalization, poverty and the technological gap between modern societies and

the rest of the world by chance the main factor of revolution, mass rebellions and political transformations? The answer to this question justifies the distribution of poverty and wealth in the world, which is described in the following dichotomy: 80% of the world's natural resources are at the disposal of 20% of global society. Another issue concerns the pace of development of countries, which is illustratively illustrated by the proportions of the income of the richest countries with the poorest from the turn of several hundred years, because in 1820 the ratio of the income of the richest country in the world (USA) to the poorest (then China) was like 3 : 1. Before World War I, this ratio was already 11 : 1 (the United States was still the richest, and the poorest was Egypt). At the beginning of the 21st century, GDP per capita in the US is 72 times higher than the poorest of Ethiopia. This situation is due to two reasons: firstly, there is a completely asymmetrical relationship between economic powers (primarily the United States and international corporations) and the "satellite" states that depend on them. [Bodziany, *Kryzys...*, p. 96, Sztompka P., *Socjologia...*, p. 24]

Contemporary crises and humanitarian needs – outline the problem

The contemporary global economy is characterized by continuous change processes characterized by the high variability of economic entities. Their essence is to bring to the fore global problems of the modern world. The emergence of these problems should be associated with the processes of economic development and general civilization progress – and above all scientific and technical progress, population growth, extension of international economic relations and their consequences (both positive and negative). [*Problemy współczesnej gospodarki*]

In addition, today's times are necessarily accompanied by various types of problems and challenges, which are the result of constantly progressing globalization processes. As can be seen in Figure 1, one of the most common are the demographic situation, the state of natural resources, threats to the natural environment, the world's food situation, issues of global debt, and the pace and directions of development of scientific and technical progress [Ibidem].

One of the most serious problems that can be seen nowadays is the imbalance between the rich and poor. While people are dying of hunger in Africa or Asia, huge amounts are wasted in other areas.

Figure 1. The biggest challenges of the modern economy – selected examples

THE GREATEST CHALLENGES FOR CONTEMPORARY ECONOMY		
– economic crisis	– hunger	– poverty
– inequality in regional prosperity	– unemployment	– violation of women's and children's rights
– slavery	– labor migrations	– depletion of natural resources
– degradation of the natural environment		– high level of debt
– negative effects of scientific and technical progress		– terrorism
	– ever-increasing competition	

Source: own study based on: *Challenges of the 21st Century*, <http://www.21stcenturychallenges.org/challenges/>, 25.04.2021.

Among the many global problems, dynamic growth in the world's population is of great concern. It creates the need to deal with immediately with many other problems – housing, work and food provision. Demographic problems also lead to significant migration of people to highly developed countries. (table 1)

Table 1

Number of inhabitants of the world in the years 1950–2130* (in billion)

Year	1950	1960	1970	1980	1990	2000
Population	2,535	3,32	3,68	4,438	5,291	6,115
Year	2005	2009	2011	2025*	2130*	–
Population	6,512	6,829	7	8,2	14	–

Source: *Problemy współczesnego świata*, http://podrecznik.efhr.eu/?page_id=123, 13.02.2020.

If we add to this the demand for energy necessary for economic growth, both in post-industrial, industrialized countries and only now undergoing industrialization – for which demand will double by 2030, the matter turns out to be even more serious. [*Wzrost liczby..., Problemy współczesnej...*]

Importantly, the “demographic bomb” is worrying because developing countries will account for 90% of the increase. The highest growth rate occurs in Africa, Latin America and Asia. The problem of highly developed countries is quite the opposite – they are rapidly aging population, which will also cause the need to adjust the social policy of these countries (increasing

spending on health care and retirement and disability pensions, addressing the lack of workforce. [Ibidem]

Dynamic natural growth also leads to the formation of huge urban centers called megalopolis. Extensive poverty areas (so-called favelas) often develop around them, which is characterized by enormous population density, poor sanitation, unemployment, poverty and high crime.

Increasingly, natural resources are decreasing as obstacles to the development of the world economy. Therefore, actions are taken to expand the substitution of resources and develop technologies that save known and currently used raw materials and creating new types of materials.

Unfortunately, this is also uncontrolled activity. As an example, mention is made of the development of genetics that led to the development of cloning techniques for living organisms. Ensuring adequate control over the development of nuclear technologies is another challenge. Progress in the field of nuclear research has led to the creation of cheap energy sources from nuclear power plants, but also to the creation of an atomic bomb and the risks associated with nuclear accidents.

Another problem of the 21st century is the arms race, i.e. the rivalry of two or more countries in the military field, consisting in increasing the amount or quality of resources and resources necessary to conduct military operations in order to gain a decisive advantage over a potential opponent.

In recent decades, both the number of natural disasters and the number of people affected by crises resulting from these disasters have increased dramatically. while at the beginning of the 1980s crises affected tens of millions of people, after 2000, the number of victims increased to several hundred million. the largest natural disaster in modern times was the tsunami in 2004, which affected, among others Indonesia, Sri Lanka, India, Thailand. it claimed almost 300,000 lives and several million lost their homes, Polish society massively joined the campaign to help tsunami victims, as well as the victims of many other humanitarian crises involved in Polish humanitarian action. [*Polska Akcja Humanitarna*]

In 2012, 357 natural disasters were recorded. They were most affected by China, the United States, the Philippines, India and Indonesia – countries among the most populous countries in the world. The largest number of victims was in Asia (64.5% of all victims) and in Africa (30.4%), i.e. in regions where also the largest number of people live in poverty.

Humanitarian needs continue, and there is nothing that indicates that they will decrease. Everywhere in the world, we are dealing with all sorts of needs that absorb a lot of innocent victims, but also constantly lacking financial resources.

Figure 2. Humanitarian crises in the world

Humanitarian crises in the world:	<ul style="list-style-type: none"> – Nigeria and Boko Haram – South Sudan – Gaza – Iraq – Floods in South Africa – West Africa and Ebola – Columbia – Ukraina – Northern Nigeria and Damn – Kurdish refugees from Syria in Turkey – Bangladesh – Cameroon – Katanga Province and Democratic Republic of the Congo – Pakistan and the problem of displaced persons – Drought and food problem in Somalia and Ethiopia – Afghanistan and floods
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Source: own study based on: *Crisis Briefings*, <http://www.globalhumanitarianassistance.org/crisis-briefings>, 04.03.2021.

Table 2

The largest recipients of humanitarian aid in 2015

The largest recipients	The support structure was as follows:
<ol style="list-style-type: none"> 1. Syria 2. South Sudan 3. West Bank and Gaza Strip 4. Somalia 5. Pakistan 	<ul style="list-style-type: none"> • Pakistan – 529 mln \$ • Afghanistan – 492 mln \$ • Myanmar – 130 mln \$ • Bangladesh – 87 mln \$ • Sri Lanka – 83 mln \$ • Korea – 63 mln \$ • Nepal – 45 mln \$ • India – 33 mln \$ • China – 13 mln \$

Source: own study based on: *Country profiles: Overview*, <http://www.globalhumanitarianassistance.org/country-profiles>, 17.08.2021.

The list of the largest recipients of humanitarian aid, presented by the organization of Global Humanitarian Aid (GHA)¹, seems worth mentioning. The most recent data relate to 2012 and are presented in Table 2.

At the turn of 2019/2020, the world was hit by the Coronavirs pandemic, which drastically changed trends, both in economic and social terms. The COVID-19 pandemic and the measures taken to quell it led to the collapse of the global economy. In the short term, reductions in production and consumption in the countries most affected by the pandemic caused

a global recession. In the long term, the crisis may result in, inter alia, partial retreat from globalization, higher indebtedness, or the narrowing of the differences in economic potential between world powers and superpowers. Moreover, a very important issue is the level of disturbances in functioning in society, especially among young people. A positive side effect may be the acceleration of the development of the digital economy, including the services market. As already mentioned, the scale of humanitarian needs seems to be endless. Unfortunately, problems with finding a source of financing for this assistance are increasing. The rest of the work will present several selected forms of financing humanitarian aid, which are gaining more and more interest and recognition.

Crowdfunding as an innovative source of innovative concepts

Crowdfunding is capital from society. More precisely, it is a source of capital provided by a broad virtual community that wants to support a creative originator. The funds collected in this way can range from several hundred to even several million PLN [*Crowdfunding FAQ*].

Crowdfunding is “a type of accumulation and allocation of capital transferred for the development of a given venture in exchange for a specific repayable benefit, which involves a wide range of capital providers, is characterized by the use of ICT and a lower entry barrier and better transaction conditions than generally available on the market.” [Król, *Finansowanie...*]

Crowdfunding can be associated with mechanisms such as fundraising², public collections³, and donations⁴. However, there are some features that stand out against this background crowdfunding: [*Crowdfunding. Od...*]

- Money – crowdfunding is based on the transfer of cash, practically always in a dematerialized form.
- Goal – the purpose of the funds and the effects of their spending are clearly defined.
- Wide community – information about the project is available to a very large group of people, usually everyone who they reach.
- Open call – the possibility of supporting the project is presented in an open manner, addressed to an unspecified addressee and does not impose restrictions on access.
- ICT – the entire capital raising process takes place using ICT solutions.
- Better conditions – raising capital is associated with more favorable conditions than those generally available on the market for a given project provider.

- Returnable benefit – a returnable benefit is offered each time for providing financial support to each person and company that provides it. It can take a variety of forms, but it cannot be emotional alone.

Figure 1. Crowdfunding strength

Source: Prystrom J., Wierzbicka K., *Financing of innovative activity*, Difin, Warsaw 2015.

There are over 600 portals around the world that allow you to describe the project, specify rewards for supporters and their prices, financial goal and raising funds for the implementation of own business, social and cultural ventures. Deloitte estimated that in 2013, thanks to the crowdfunding mechanism, Internet users were to finance projects worth a total of \$ 3 billion. [*Crowdfunding FAQ*]

Three sides of entities are involved in the crowdfunding procedure. These are project owners (originators, innovators), founders and crowdfunding platforms. Projects seeking funding are placed on a specially created platform that provides the necessary information about it, including the purpose of the project and the total amount of funding necessary to implement the project and the deadline for raising money.

During the crowdfunding campaign, project owners use a social network, thus striving to convince as many potential investors as possible. Individuals can independently choose a project that they like and decide on the amount of money they want to spend on it – all via this platform. [*Creative...*]

It is worth adding that crowdfunding platforms collect their revenues in three ways:

1. through payments in publishing projects on the website,
2. by receiving interest for the total amount of funds raised
3. as a percentage of each implemented investment.

When discussing the essence of financing innovative projects via crowdfunding, it should be mentioned that in 2012, 470,000 projects were financed through this method. The crowdfunding market is booming. In global terms, in 2011, the money collected through crowdfunding platforms was estimated at EUR 1.2 billion, in 2012 this number almost doubled, reaching

Figure 2. Simplified crowdfunding structure

Source: Prystrom, Wierzbicka, *Finansowanie...*, op. cit.

EUR 2.2 billion. What's more, the number of platforms offering crowdfunding support is also constantly increasing. In 2012, about 450 platforms were counted, of which 200 were platforms located in Europe. At the end of the same year, their number was almost 300.

To sum up, it should be emphasized that crowdfunding is a new, innovative and definitely fashionable phenomenon nowadays. This type of financing is constantly gaining more popularity, among others because it is one of the most profitable means today to finance new ideas, small businesses and creating new jobs throughout Europe.

1. Kasisi Foundation

The Kasisi Foundation was founded on April 11, 2013 by Szymon Hołownia, who stated that for several years "his" place is the Kasisi Children's Home run in Zambia by the Sisters Servants of the Immaculate Conception from the Old Village of Poland. The orphanage works only thanks to the generosity of people of good will and there is no support from the Zambian state. However, his needs are enormous: all children must be provided with food, medicine, clothing and learning opportunities.

Kasisi is a seemingly ordinary village hidden deep in the African bush. It is located between the wide Zambezi River hidden among tall grasses and a red-brick road leading to Lusaka, the capital of Zambia, which is nearly thirty kilometers away.

In the scenery of the Zambian bush live nuns and children at Kasisi Children's Home. It is the largest orphanage in Zambia, which is supported by material gifts of people of good will from around the world. Also, thanks to the spiritual support of many others, it has been going on for almost 100 years despite numerous adversities. Constantly – day and night, the sisters fight for each child in full of sacrifice.

Figure 3. Selected projects implemented by the Kasisi foundation

Source: own study based on: *Fundacja Kasisi*, <http://www.fundacjakasisi.pl/>, 13.08.2015.

The sisters in Kasisi are doing everything to ensure that in their homeland a young Zambian man becomes a wise, sensitive, loving man who will change his country so that his unhappiness is less and less. In this way, the “capital” that we invest in it will pay much longer than in one generation’s life.

There are currently about 250 children in Kasisi, some of them have HIV, some have AIDS, as well as tuberculosis, anemia, mycosis etc. Fortunately, some are quite healthy and they only need love and support.

The foundation bases its activities on the crowdfunding discussed earlier. More specifically, the founder’s vision is crowdfunding – prayer, emotional and financial.

Assistance for Kasisi is organized through the foundation’s website, implementing two main projects – “Adopt with heart” and “Pantry for Kasisi”. Complementing the above activities is the “Emergency Department” project, allowing to meet urgent and unexpected needs that arise with the functioning of the orphanage in Kasisi and with its inhabitants.

What’s more, Kasisi’s mission is to give children the proverbial fish, but also sense the moment when they need a fishing rod. In connection with the above, the project “Help James to become a doctor” with bricks for medical studies of James, a very talented pupil of Kasisi, who has always dreamed of becoming a doctor, has been launched, however, the Sisters in Kasisi could not afford to pay for junior high school education.

2. Recycling⁵ and desks for the poorest

Recycling turns out to be a completely different, but also seems to be the right way to get out of the problem of financing innovative projects. In the event of continuous degradation of the natural environment and depletion of raw materials, recycling is an important issue [*Recykling...*]. It involves the recovery of secondary raw materials and their re-processing in

the production process in order to obtain material for primary or other purposes. It is possible to use in this way, even repeatedly, substances contained in waste or individual materials.

As a result of the possibility of processing already used substances, it is possible to implement the assumptions of economic activity, which requires the use of this type of raw materials. There is a departure from the need to finance the purchase of new factors of production, which is extremely important. It is worth emphasizing that the current EU approach is closely associated with raising innovation, but also at the same time caring for the environment and emphasizing the essence of ecology and recycling.

By processing secondary raw materials, we limit the use of primary raw materials, which contributes to the protection of natural resources. Recovery and treatment also reduces the amount of waste, thus the amount of space in landfills. Finally, the use of raw materials, which are energy carriers, is part of the economical use of energy. The basic principle of recycling is to maximize the re-use of the same materials with the least amount of raw material and energy needed to process them. Therefore, recycling seems to be an excellent form of financing innovative activities based on the use of waste.

The presented method of financing innovative activities is a disputable issue, because recycling in the simplest terms means processing waste in order to obtain a completely new thing. However, if the obtained target could be almost completely achieved without the need to incur additional expenses, then it can be safely said that recycling is an alternative method of financing the innovation of a given entity.

Figure 4. Help Desk – a cardboard desk for the poorest

Source: <http://www.treehugger.com/sustainable-product-design/aarambh-recycled-cardboard-help-desk-converts-into-bag-india.html>, 17.08.2015.

Referring to the subject of this thesis, it is noteworthy that cardboard recycling was created, but also innovative educational assistance for the poorest children. To be precise, it is a multifunctional, portable Help Desk [<http://www.treehugger.com/sustainable-product-design/aarambh-recycled-cardboard-help-desk-converts-into-bag-india.html>, 17.08.2020], made of recycled cardboard, which also converts into a handy briefcase for carrying books by these children. (see figure 4)

Until now, Help Desk has reached many rural students from the Maharashtra region of India. Nevertheless, the project is still under development. It is a cheap solution that can find in virtually anywhere on earth. The total cost of producing such a desk is about 20 cents, and as a result, people who can not afford to provide other conditions, can afford a fairly comfortable sitting at the desk and carrying the necessary educational accessories.

3. GoFundMe Platform

At the time of the outbreak of the Covid-19 pandemic, one might say, the meaning has changed. The public did not know what awaited them. First of all, each of us began to notice a financial fragility that could threaten all of us. Financial support for those struggling with the health and economic consequences of COVID-19 has been particularly limited, leading to one of the deepest economic slumps in history. It is not surprising that the societies of individual countries turned to crowdfunding platforms to find finance to meet their own and others' needs. In the first seven months of the COVID-19 pandemic, over 175,000 coronavirus crowdfunding campaigns were carried out in the United States using the GoFundMe platform. While charitable crowdfunding has been popular in recent years, the widespread creation of COVID-19 campaigns indicates potential changes in the way the platform is used and the number of needs users reported to the site during the deep economic, social and epidemiological crisis. These campaigns raised over \$ 416 million in more than 4,750,000 individual donations. 12,250 of these campaigns were created by GoFundMe as part of the Small Business Initiative. Financial assistance was used to meet a variety of needs during the first seven months of the crisis. The largest percentage of the campaign concerned the Community/Volunteering (14.5%); Medicine, disease and treatment (18.3%) as well as accidents and emergencies (19.7%). These categories broadly reflect some of the most significant pandemic impacts and response activities⁶ [Igra M., Kenworthy N., Luchsinger C., Jung J., *Crowdfunding...*, pp. 9–11].

Summary

Contemporary socio-economic realities, on the one hand, bring the desired civilization progress, but on the other, contribute to the emergence of humanitarian needs.

Unfortunately, one of the ills of every decade is the problem of finding the right source of financing humanitarian aid. One can dare to say that innovation is a ubiquitous aspect, practically on every level of life. The methods of providing humanitarian aid as well as the methods of financing it are subject to innovative processes. Recently, crowdfunding has become very popular. Thanks to the progress of civilization and the Internet, and in connection with the problem of inequalities in the wealth of countries and nations, funds to cover humanitarian needs can flow to those in need from across the world. The crowdfunding method is used by various types of business entities, including social assistance foundations. The effects of globalization processes are used, among others, by the Kasisi foundation, which reacts to its aid activity on the basis of crowdfunding.

Recycling is another solution worth mentioning. Thanks to it, sometimes unnecessary items, intended for waste and utilization, others can serve as an extremely helpful solution for further development – HelpDesk desk.

It is obvious that the scale of humanitarian needs seems to be endless. The consolation, however, is that along with socio-economic progress, various types of innovative solutions appear, which also include the possibility of providing help to those in need, as well as the methods of financing it.

A kind of atlas of good practices could serve other people in need or at least wanting to provide humanitarian aid, and who are not aware and knowledge about available options and methods.

NOTES

¹ The Global Humanitarian Assistance.

² Fundraising is the process of raising funds by asking for support from individuals, companies, charity foundations or general government. Professional fundraisers do this. Fundraising is associated with the activities of non-governmental organizations, political parties, and attracting investors and raising capital for profit-oriented ventures. Funds are collected for various social purposes by charitable, religious, scientific, sports and children's homes, hospitals, hospices, museums, art galleries, schools and colleges, as well as all other socially useful activities.

³ Public collection is any kind of public collection of victims in cash or in kind for a pre-determined purpose, which cannot take place without the permission of the competent office.

⁴ A donation is a type of contract that aims to give the recipient benefits (enrich the recipient) at the expense of the donor's assets.

⁵ To a large extent, it was developed based on: Prystrom, Wierzbicka, *Finansowanie...*, op. cit.

⁶ The article shows that in areas where education levels are the highest, COVID-19 cases and rising unemployment result in more crowdfunding, while campaigning in low-educated areas remains low even as COVID-19 needs increase. These findings highlight the limited ability to use crowdfunding as a tool to respond to crises in marginalized areas.

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