

World insurance schemes

Not all insurance schemes are paid for and delivered in money. Granted, we pay for the European Union, which started as an unstated insurance scheme against war (and seems to have worked very well, given how the German and Greek governments must feel about each other at the moment); ditto the UN.

The biggest insurance scheme is still starting up now, and that's to distribute skills, capacity and goodwill across the whole of the world, so that if any one part of it is hit by disaster, the rest are willing and able to help. As I keep saying in CrisisCamp, it's not them and us any more, it's us and us. I have two favourite illustrations of this at the moment - that an African-led group ([Ushahidi](#)) could help with a disaster in the Americas, and that the satellite sites for next month's [Random Hacks of Kindness](#) (RHOK1.0) aren't London, Paris, New York, but Nairobi, Jakarta and Sao Paolo.

What happens next could be interesting. The tiger, Chinese, Indian and Brazilian economies all grew rapidly in the last couple of decades. But there's more. The 'third world' is huge, complex, and to Western eyes deeply disorganised, but there is a lot of will there to learn about using and creating technologies, and a lot of work on making that possible, from the solar-powered internet station in a portacabin to the African-created idea of linking individual PC wifis from house to house to form Internets. If we are all becoming equal in the eyes of the Internet, then we Westerners might one day blink, and find on opening our eyes that Africa has overtaken us in innovation, entrepreneurship and hunger for change. And then we might need yet another insurance scheme that isn't paid for or returned in money.

Postscript: spent part of weekend watching Random Hacks of Kindness team working in iHub Nairobi. V impressive techs; see also [Africa Launch](#) business site.