ard-related losses are also linked to effective legislation and enforcement. However, regulatory mechanisms are not always cost-effective, and most developing countries cannot afford higher environmental standards unless means are found to create a setting for private sector innovation and initiative in the pursuit of environmental quality and natural hazard protection.

The need has never been greater for expanding our understanding of the vulnerability of major metropolitan areas to disasters. Priority should be given to reversing the failure of conventional development programs and policies during the past 40 years, which caused massive urbanization in disaster-prone areas in developing countries. Unless major changes in development policies are undertaken, risks will increase for people already suffering from economic and environmental degradation in urban areas. Developing nations need to promote sustainable development, both through greater reliance on market forces and redirecting government incentives in order to prevent the environmental decline of cities. To meet the challenge, significant changes must take place in institutional organizations, and more creative methods must be used to deal with the new international technological landscape.

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