

Learning from informality: Urban innovations for just and sustainable cities

A collection of good practices from
around the world

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Learning from informality: Urban innovations for just and sustainable cities

Addressing challenges with informality

Governments and policymakers can no longer afford to ignore the fact that informality is a dominant form of urbanisation. The growth of informal settlements is far from a surpassed trend: one in four urban dwellers today lives in informal settlements, and the United Nations estimates that the number of people living in 'slum-like' conditions will nearly triple over the next 30 years.

Today's 1.1 billion people living in informal settlements are often the first to suffer the consequences of environmental, social, and economic crises. Increasing phenomena related to flooding, extreme heat waves, forced displacements, supply chain breakdowns during conflicts and disasters, and home loss due to sea level rises are all challenges that need to be addressed **with** informal settlements, not against them.

This has been recognised in 2023 by the approval of a UN-Habitat resolution on 'Accelerating the Transformation of Informal Settlements and Slums' (HSP/HA.2/Res.2) and the development of a Global Action Plan to implement it. The action plan calls for such a transformation to be inclusive and participatory, evidence and data-driven, integrated and proactive, equitable and catalytic, sustainable and climate-smart, and affordable and replicable.

Existing mobilisation processes in informal settlements – often led by the collective efforts of local dwellers and their partners – hold many of the keys to making these principles come true. In the context of a warming climate and rising social inequality, it is critical to look at these locally-led processes of transformation and to understand the key lessons that respond to the scale and urgency of current and future challenges.

A collection of urban innovations

In this context, this collection aims to contribute to these transformative efforts by recognising and learning from existing experiences in which those living in informality have developed urban innovations that advance more just and sustainable cities. The collection features 14 case studies on such innovations, drawing on experiences shared during the 'Global Peer Learning Series: Urban Innovation for Just and Sustainable Cities', convened and hosted by GIZ and Cities Alliance in 2024, as well as the wealth of grounded cases in which Slum Dwellers International (SDI), the International Institute for Environment and Development (IIED), and other partner civil society groups have been involved over the last few years.



The Global Peer Learning Series has been organised as part of the GIZ project "Urban Innovation made in Africa – Sustainable Planning and Construction", on behalf of the German Ministry for Economic Cooperation and Development (BMZ). Running from September 2022 to February 2025, the project promoted the dissemination of and exchange on integrated approaches to sustainable, climate-friendly, and pro-poor urban planning and construction.

The series was implemented together with partners from Cities Alliance, UN-Habitat, ICLEI, Slum Dwellers International, the Center for Affordable Housing Finance in Africa, the African Union for Housing Finance, and the City Diplomacy Lab. Across 2024, five sessions addressed key themes such as sustainable construction, nature-based solutions, bottom-up action, inclusive cities, and access to housing finance.

For more insights and materials, including slides and a curated resource collection, please visit the EU Capacity4dev platform. The session recordings are available with English, French and Spanish subtitles.

The cases are diverse in nature, seeking to compile practice-oriented approaches and case stories that inspire replication and up-scaling. To ensure the heterogeneity and value of the collection, it was designed considering a series of criteria:

- **Thematic entry points:** The selected case studies cover the different themes discussed during the 'Global Peer Learning Series', which focused on sustainable construction, nature-based solutions, bottom-up action, gender equality, and finance.
- **Stories' transformative potential:** The compiled experiences have been selected for their potential to promote systemic shifts beyond their direct impact. This means that we have looked for initiatives that can rebalance power, build or effectively engage in local reform coalitions, harness collective action and decision-making, and reach scale.
- **Geographical and environmental diversity:** The initiatives come from diverse geographies and represent different global realities, with a special focus on the African context. They also showcase experience from diverse environmental realities, such as coastal areas, hills, urban centres, and peri-urban areas.

- **Diversity of organisations:** The stories showcase experiences from diverse kinds of organisations, including grassroots groups, civic society, governments, research organisations, global networks, as well as coalitions and partnerships across these different kinds of institutions.

Innovation strategies

The idea of ‘innovation’ inspires diverse imaginations. For some, innovation is intrinsically associated with the invention or adoption of new technologies and tools, or the creation of structures and solutions from scratch. But innovations are not always about creating something brand new; more often than not, they involve rearranging, organising, collecting, mobilising, re-imagining, or building on what already exists.

This collection mainly describes innovations that bring to the forefront the assets, capacities, and resources in informal settlements, find ways to enhance their impact, and steer processes towards more transformative outcomes. Although most stories include a combination of many innovation strategies, we have clustered them around four main categories that capture their main contribution to strengthening local actors’ ability to advocate for socially just, pro-poor, and climate-friendly urban transformation.

The first set of innovations focuses on **‘strengthening local partnerships and local leadership for transformation’**. Governance has always been at the centre of sustainable transformations. These experiences showcase processes of building structures for decision-making and action in which the collaboration between social actors, local governments and other institutions, have been pivotal to bring about change. These experiences also illustrate the importance of enhancing the capacities of a new generation of community leaders, particularly the youth and female leaders. Experiences in this cluster include local government partnerships for nature-based solutions in **Kenya**; organisation of female leaders as ‘guardians’ for urban climate action in **Ecuador**; partnerships for participatory upgrading also in **Kenya**; and local partnerships in self-managed retrofitting of occupied buildings in **Brazil**.

Secondly, some cases focus on **‘generating and activating community-led local knowledge and prototyping interventions’**. These are experiences where the main emphasis is on supporting and multiplying different mapping and knowledge production forms, including those led by women and youth. They rely on various tools and technologies and utilise grounded co-produced knowledge to inform decisions and practices, advocate and influence policymaking. Experiences in this first cluster include an example of collective mobilisation for mangroves restoration in **Sierra Leone**; community-led climate vulnerability mapping in **Liberia**; and community-led rehabilitation of a degraded peri-urban forest in **Tunisia**.

A third set of innovations offer examples related to **‘re-imagining local finances and mobilising local resources’**. Finding ways to access finance and resources is a key challenge to transform local realities. This implies collaboration with traditional finance actors, as well as creating partnerships and mechanisms that allow a more

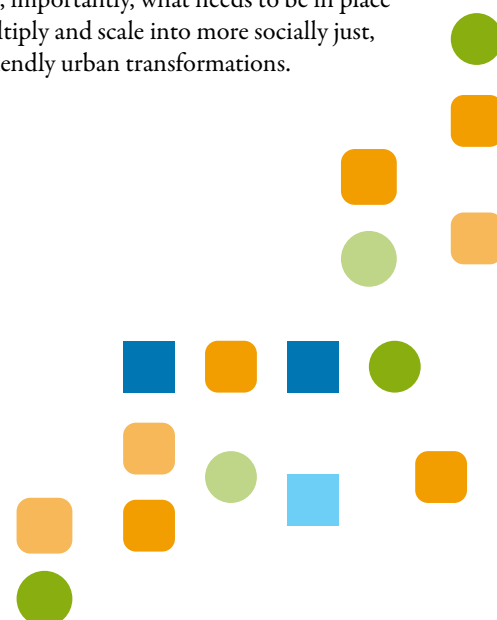
effective mobilisation of local resources, including savings, land, as well as natural and social resources. Experiences that showcase this innovation strategy include urban poor funds and revolving funds in **Namibia** and **Zimbabwe**; incremental financing to women homeowners in the **Philippines**, **Colombia** and **Dominica**; efforts to advance community-led housing in **Nepal**, **Zambia**, **Malawi** and **Brazil**; and in **Senegal**, community finance mobilisation for informal settlements improvements at-scale and the establishment of early warning systems.

Lastly, a final innovation strategy relates to **‘building alliances to re-frame global debates and agendas’**. These cases are experiences that, while working at the local level, feature important components related to advocacy, building international networks and strengthening global solidarity, as key mechanisms to shift agenda-setting processes at different scales. These examples include methodologies focused on different aspects: to help the poor access resilient and affordable homes from **India**; to mapping the value chain of building materials in informal settlements from **Sierra Leone** and **Zimbabwe**; and to re-frame informality discourses through **global** solidarity and networks.

Together, these 14 cases provide a range of examples that illustrate, through concrete experiences, the ways in which transformative action is taking place in informal settlements. For each of the cases that compose this collection, we ask four common questions:

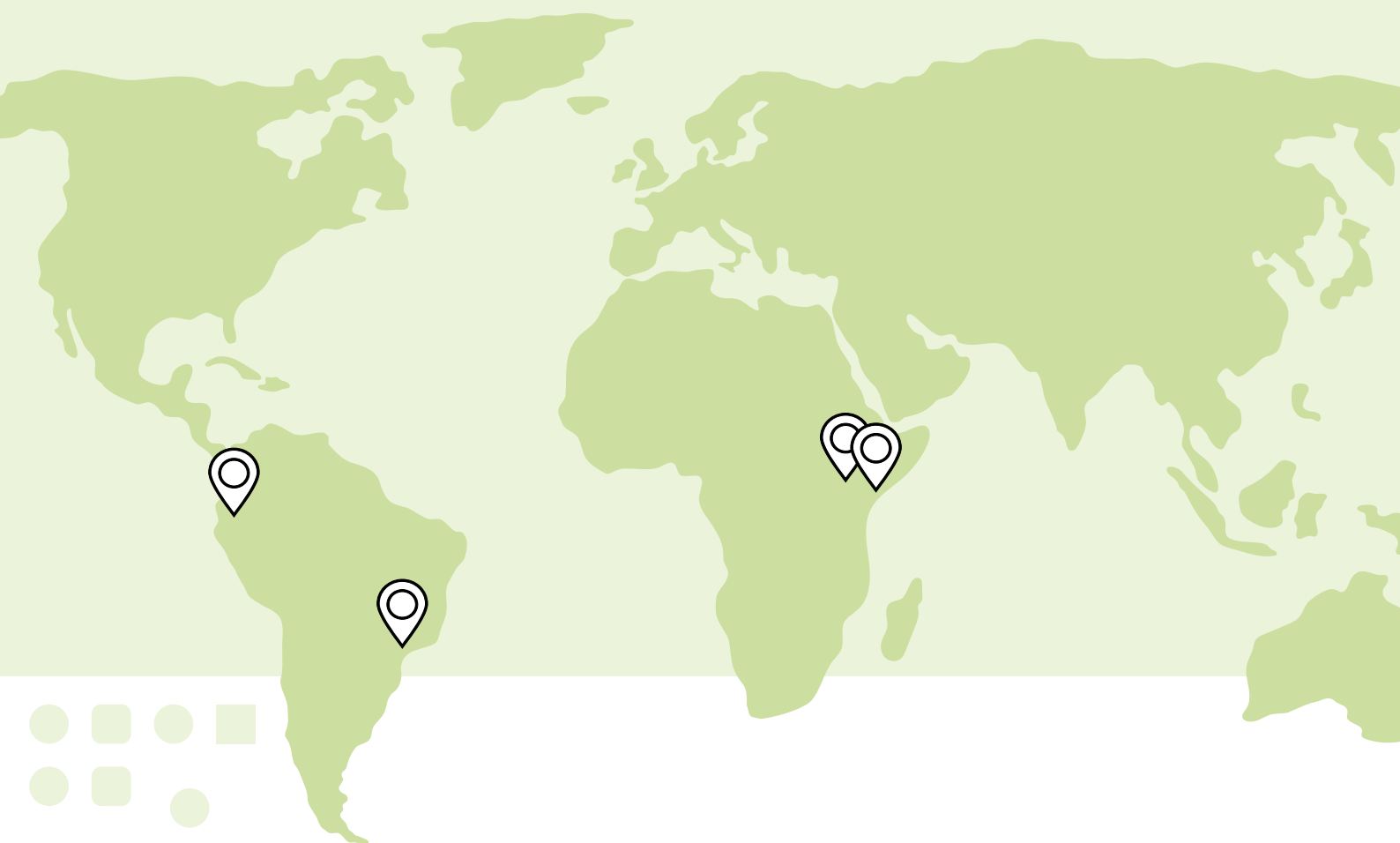
- **Context:** What challenge is this urban innovation addressing?
- **Impact:** How does it advance more just and sustainable cities for those living in informal settlements?
- **Approach:** What is this urban innovation about? and,
- **Scalability:** What is needed to replicate and/or scale up this innovation, realising its transformative potential?

Combined, these questions aim to demonstrate how these stories address ongoing and future challenges, how they are changing the lives of people living in informal settlements, what innovations they have mobilised, and, importantly, what needs to be in place to make these stories multiply and scale into more socially just, pro-poor, and climate-friendly urban transformations.





Strengthening local partnerships and local leadership for transformation





Urban natural assets: Rivers for life in Kisumu City, Kenya

Organisation(s): County Government of Kisumu, ICLEI

Location: Kisumu, Kenya

Timeframe: 2019 – ongoing

Supporting and involved stakeholders: ICLEI's Cities Biodiversity Center (CBC) – Urban Natural Assets: Rivers for Life; local community, local government; UNEP

What challenge is this urban innovation addressing?

Kisumu is the third largest city in Kenya, and like in most cities in Sub-Saharan Africa, several societal and environmental challenges concentrate in unplanned urban areas and informal settlements. Two main rivers, Auji and Kibos, are the primary source of water for Kisumu residents. Despite their importance as a critical natural resource, managing these rivers and their banksides represents multiple challenges for the city.

The rivers' ecosystems are affected by different forms of degradation with direct consequences for local communities, particularly for poor urban communities inhabiting close to their banksides. The first and foremost challenge relates to recurrent floodings, which are likely to increase as the effects of climate change exacerbate. A second challenge relates to illegal waste dumping affecting their ecosystem. Thirdly, insecurity has been signalled out as a key concern of local residents, especially for kids and young people. And finally, the effects of farming located too close to the rivers create additional economic and environmental challenges.

How does it advance more just and sustainable cities for those living in informal settlements?

The 'Urban Natural Assets: Rivers for Life' is a program implemented by the County Government of Kisumu, in partnership with the community and with the support of ICLEI's Cities Biodiversity Center (CBC). The program's objective is to revitalise urban natural assets and integrate nature-based solutions into land use planning for increased resilience.

In the case of Kisumu, a partnership with the community since its inception in 2019 has translated into impacts in several areas: First, it has triggered active community participation in workshops and collective activities such as waste picking and recycling. Secondly, with the financial support of this international initiative, the program has started a process of community restoration of sections of the river, encouraging the reintroduction of native species and indigenous vegetation. Thirdly, the program has deployed incentives to establish local urban farming projects that provide livelihood opportunities, including the establishment of nurseries of native species and climate-smart agriculture initiatives safeguarding the riverbanks. Through them, the community has strengthened its employment opportunities while participating in the restoration of this endangered river ecosystem.

“To successfully integrate nature-based solutions into land use planning it is very important to have a ‘whole of society approach’ and an inclusive approach, having all stakeholders on board and feeling part of the solution; with that, you can create a sustainable approach and acceptability.”

– Jacqueline Mueni Katu, Senior Environment Officer, County Government of Kisumu, Kenya, at [GPL session](#)

What is this urban innovation about?

This initiative offers a unique platform to establish alliances between local government and international organisations focused on revitalizing urban natural assets and integrating nature-based solutions into land use planning for increased resilience. The main innovations included in this experience are:

- **Fostering alliances between local governments, communities, scientists, and international actors.** This project is based on a partnership that relies on an active leadership of the County Government, the engaged participation of local communities and technical support, and the opportunity of sharing lessons at the international level. These partnerships are advanced through mutual commitment and achievable goals, focusing on a clearly determined area and ecosystem in the city. In Kisumu, mutual agreements were established early on in the project (2019) through inception meetings and walking workshops, aiming to collectively identify challenges and potential solutions.
- **Establishing a collective roadmap through participatory methodologies.** The implementation of the project is designed through an ‘Urban Tinkering’ approach, using participatory methodologies that include walking workshops and participatory photography. In the case of Kisumu, the Urban Tinkering approach allowed an understanding of the landscape and community challenges and needs, agreeing on a series of common principles that underpin the interventions. These principles were: Integrate grey, urban and blue infrastructure; Fail-safe to safe-to-fail; Build on what you have on the ground; Nothing is useless; and Informality as an opportunity.
- **Shaping existing landscapes through small-scale nature-based urban experiments.** The logic of Urban Tinkering is based on using an experimental, flexible, creative, and innovative approach to planning. The focus on small changes allows visible nature restoration impacts in the short term, and their sustainability in the long term. The concrete and visible impact of the nature-based solutions established by this initiative has also allowed for building reciprocal trust with the engaged communities, which has benefited from the economic, social and environmental benefits of the interventions as they engage in planning future steps.

- **Integrating employment opportunities into environmental solutions.** The program has an explicit focus on advancing employment opportunities and capacity building for the local community in relation to the river ecosystem. These included the establishment of native vegetation nurseries, specialised training and climate-smart agriculture initiatives. The strengthening of the economic and social safety net of local communities as part of the nature-base strategy has been a key component of its success.

What is needed to replicate and/or scale up this innovation realising its transformative potential?

Since its implementation, this initiative in Kisumu has been identified and selected as one of the “pilot cities” of the [‘UN Decade on Ecosystem Restoration’](#), under the UNEP Generation Restoration project with ICLEI’s technical support. This recognition is a testament to the need for more partnerships that can advance nature-based solutions for people, nature and climate.

In order to scale up this kind of experience, it is crucial to mobilise resources directly into cities, prioritising the role of local governments and municipalities as the level of government which is closest to local realities and people’s challenges. It also requires supporting the use of resources for open-ended, flexible methodologies that can create meaningful engagements and long-term trust with local communities.



Additional links

Projects: [Urban Natural Assets for Africa: Rivers for Life](#); [UNA Rivers: Kisumu](#); [Applying Urban Tinkering principles in Kisumu: A walking workshop along Auji River](#)



Guardians of the Hill: Female leaders for urban climate action in Ecuador

Organisation(s): Portoviejo Municipality and Guardians of the Hills

Location: Portoviejo, Ecuador

Timeframe: 2019 – 2021

Supporting and involved stakeholders: CitiesCHALLENGE: 2030 Agenda meets Urban Climate Action (Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH – GIZ); Portoviejo Municipality; Guardians of the Hills; Parish Committee of San Pablo; Association of Risk Management Professionals of Ecuador; Academic Network for Urban Sustainable Development

What challenge is this urban innovation addressing?

As in many cities and towns located in semi-arid climates, Portoviejo in Ecuador is facing rapid trends of deforestation and desertification, affecting the valleys and hills surrounding the city. Local residents can recall the transformation of the landscape within their lifetime: *“the hill used to be full of carob trees, which were very large, and which gave them a lot of shade.”* The environmental transformation of the hills’ landscape has important implications for local residents: increased risk of landslides, reduction of rainwater infiltration, and deterioration of public spaces, among others.

These challenges affect particularly the residents of neighbourhoods in peripheral areas of the city, which experience the compiling effects of environmental degradation, social and economic challenges, and different forms of inequalities and violence, including those of a gender-based nature.

How does it advance more just and sustainable cities for those living in informal settlements?

Through the implementation of an ‘Urban Living Lab’, female local leaders in the neighbourhood of San Pablo, established an organisation called Guardians of the Hill, in partnership with the Portoviejo Municipality and international support. This organisation has promoted local women as decision-makers for urban climate action, and has advanced a series of participatory initiatives with direct impacts on public spaces, the environment, and community ties.

The impacts include physical nature-based interventions in the hillsides, such as orchards, terraced slopes, eco-paths and playgrounds. These restorative interventions, in turn, help stabilise the slopes, increase rainwater infiltration, and therefore mitigate the risk of landslides. This has been accompanied by the establishment of a continuous mechanism to monitor risk. Beyond the mitigation and environmental impacts, the interventions have improved public spaces, with direct benefits for the quality of life of neighbouring communities. Importantly, the participatory and collective nature of the initiative has strengthened community ties, particularly for women. By encouraging female leadership, a further effect of the project has been the encouragement to speak up on domestic and gender-based violence, and to identify support procedures for women affected by violence.

“What mobilises people is social action (...) I am silly when it comes to doing something for us. I could spend days on end knocking on doors until we achieve our goal.”

– Zoila Moro, Community leader, as quoted by [City-Transitions](#)

What is this urban innovation about?

The Guardians of the Hill initiative has advanced resilience through a series of key innovations. It was implemented as part of the [Urban Living Lab](#) initiative, that aims to “support cities in developing and testing innovative and participatory solutions.” The experience has advanced a series of innovations:

- **Prioritising the role of female leaders as guardians and decisions makers.** A key feature of this experience has been the support and strengthening of female leadership, by promoting the organisation of a committee – the majority of its leaders and members being women – as ‘guardians’ of their territory and its public spaces. This includes training to recognise climate change-induced risks and implement protection measures. As part of the program, preventing violence against women was set as an explicit objective, particularly as this increased during the pandemic. The guardians have been able to appropriate public spaces and to lead on the care for them, making them greener, safer and healthier, both through concrete nature-based interventions and by establishing mechanisms for sustained monitoring.
- **Encouraging a nature-human approach to public space interventions.** The vision of the Urban Living Lab was to make the neighbourhood more resilient by improving public spaces through ecosystem-based adaptation measures. These were designed and implemented through participatory methods. The adaptation measures have included hills’ reforestation, participatory mitigation activities such as weeding, the stabilisation of slopes using tires, and the planting of endemic species. Activities have also included the continuous maintenance of reforested sites. Importantly, this nature-human approach has also implied the awareness about the needs of animals as a key aspect of the ‘guardians’ role.

- **Sustaining citizen co-responsibility for risk reduction.** The establishment of a continuous, locally led monitoring mechanism has been key in this intervention and has been recognised as part of the municipal risk management system. This includes not only protecting the mitigation interventions of the project, but also preventing developments which increase the risk of landslides, such as unplanned urban sprawl in the hills. The initiative established an alert system among the guardians, promoting citizen co-responsibility for risk reduction, and reporting to the municipality when new developments and constructions take place.

What is needed to replicate and/or scale up this innovation realising its transformative potential?

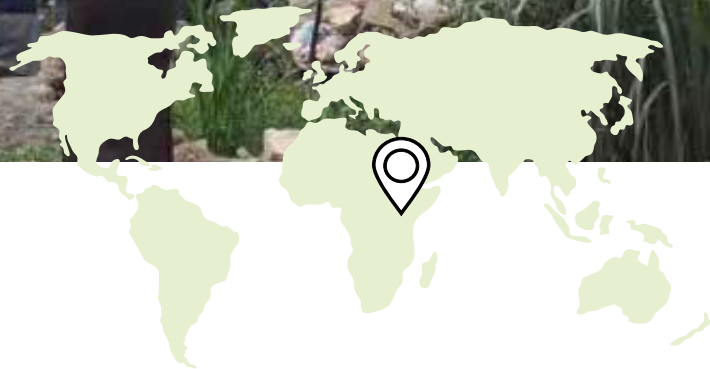
As the effects of environmental degradation and deforestation become more acute, there is a need for expanding and implementing restorative interventions in urban and peri-urban areas. To ensure their long-term sustainability and multiply their social benefits, it is essential to engage with local organisations and strengthen local leadership. The experience of the Guardians of the Hills demonstrates that, to scale up this approach, local governments must set up structures to support community-based efforts for the reduction and monitoring of risks, recognising them as a fundamental aspect of their risk management systems. Additional resources and support for nature-based interventions that empower local communities are needed, especially those that aid the recovery of public spaces as a key infrastructure for transformation. Finally, support for renewed local female leadership is essential to address more profound gender-based inequalities as a key component of just urban transformations.



Additional links

Articles: [ECUADOR Guardians of the Hill](#);
[Guardians of the hills. Portoviejo – Ecuador](#)

3



Mukuru special planning area: Partnership for participatory upgrading in Kenya

Organisation(s): Muungano wa Wanavijiji, Slum Dwellers International (SDI) Kenya, Akiba Mashinani Trust (AMT)

Location: Kenya

Timeframe: 2017 – 2020

Supporting and involved stakeholders:
UC Berkeley (Institute of Urban and Regional Development);
University of Nairobi (Dept. of Urban and Regional Planning);
Strathmore University; Katiba Institute

What challenge is this urban innovation addressing?

Informal settlements face critical challenges related to inadequate infrastructure, poor sanitation, insecure land tenure, health risks, economic vulnerability, and exclusion from planning processes. Residents struggle with limited access to essential services like clean water, sanitation, drainage, and healthcare, leading to health and environmental risks. The lack of legal land tenure makes residents vulnerable to evictions and discourages investment in housing improvements. Economic opportunities are also scarce, increasing poverty levels.

Many of these challenges are driven by the lack of recognition of informal settlements within existing planning frameworks, implying that there are very few instruments within official planning processes to engage with informal settlements' complex spatial and social dynamics. There are also challenges within existing frameworks to acknowledge, support and engage with ongoing local efforts in participatory and meaningful ways that promote the inclusive upgrading of informal settlements.

How does it advance more just and sustainable cities for those living in informal settlements?

The Mukuru Special Planning Area (SPA) advances more just and sustainable cities by adopting an inclusive, community-centred approach to urban planning which directly addresses the unique needs of those living in informal settlements. It is one of the largest informal settlement upgrading projects, transforming a 689-acre slum and improving the lives of over 100,000 households.

A participatory model explicitly designed for this 'special' area ensures residents are active in decision-making, tailoring solutions to their needs and fostering ownership. It also creates a replicable planning model for upgrading informal settlements and is a precedent-setting partnership for participatory upgrading of informal settlements at scale involving Mukuru's residents, Nairobi County government and over 40 organisations from civil society, academia and the private sector. Over 5,000 Mukuru residents took part in the 2018-2019 community planning forums.

A chief outcome is land tenure security for residents who historically faced eviction threats and lacked legal recognition, as well as infrastructure upgrades, community-led waste management, and improved healthcare access. In terms of sustainability, the SPA incorporates essential infrastructure upgrades such as access to clean water, sanitation facilities, drainage, and road networks that reduce health hazards, improve mobility, and enhance resilience to environmental challenges like flooding. The SPA's community-designed waste management systems create cleaner neighbourhoods and generate local jobs, fostering economic sustainability. Establishing local healthcare and education facilities addresses pressing social needs while reducing strain on external resources.

“People aren’t sitting in a boardroom, it’s the residents, the people of Mukuru, coming up with plans.”

– Mukuru SPA Community Mobiliser

What is this urban innovation about?

Launched in 2017, Mukuru SPA developed an ‘integrated development plan’ for its residents, businesses and institutions. Specific sector plans were finalised with Nairobi County government and implementation began in March 2020. Some of the main innovations of the plan included:

- **Expanding the legal basis for upgrading while promoting inclusive approaches to planning.** The SPA is more than a legal basis for upgrading, as it provides an opportunity for a renewed planning approach to informal settlements. While a legal and planning framework is essential, it is equally important that local governments recognise that conventional planning processes cannot adequately address slums’ complex challenges and that communities’ participation in planning is critical. This approach ensures inclusive upgrading solutions, sanitation, housing, healthcare, education, and legal land tenure, all under a single plan without disrupting lives or displacing people. Importantly, the possibility of mobilising an ad-hoc framework for specific areas is an important precedent to expand the legal basis for transforming informal settlements when existing planning tools are not enough.
- **Engaging the community at the core of the processes.** Residents are involved at every stage, from demanding a special planning framework for informal settlements to identifying priorities, mapping needs and monitoring progress. This participatory approach ensures that the upgrades reflect residents’ needs and preferences, making solutions more effective and sustainable. Residents play an active role in decision-making through community workshops, forums, and local leaders’ involvement, fostering a sense of ownership and accountability.
- **Integrating services, infrastructure and securing land tenure.** Instead of isolated improvements, the SPA provides an interconnected network of basic services. Roads, drainage, sanitation, and water points are strategically designed to support one another. Likewise, securing land tenure is a cornerstone of the SPA, allowing residents to gain legal recognition and reducing the constant threat of eviction, which has historically limited investments in housing improvements.

What is needed to replicate and/or scale up this innovation realising its transformative potential?

The Mukuru SPA is an exceptional experience that can inspire several transformations to scale-up its model into other areas. A structured process for involving residents in decision-making is crucial. This includes regular consultations, participatory planning, and community-led monitoring to ensure effective and sustainable solutions. Importantly, local governments must designate informal settlements as Special Planning Areas, providing a legal framework for comprehensive upgrades and secure tenure.

Scaled replication requires coordinated infrastructure plans that address interconnected needs such as roads, water, sanitation, and health facilities holistically. Partnerships with NGOs, private sector actors, and international organisations provide financial resources, technical expertise, and innovation needed for large-scale impact. Dedicated funding streams are also necessary to ensure long-term project viability and to support essential infrastructure and services.



Additional links

Publication: [Mukuru SPA Situational Analysis Phase 2 Report: Mukuru Kwa Njenga, Kwa Reuben & Viwandani](#)

Website: www.muungano.net/mukuru-spa

Videos: [Mukuru- SPA Process](#);
[The Community Mobilizer: ‘people aren’t sitting in a boardroom, it’s residents coming up with plans’](#);
[Perspectives of Mukuru SPA champions; Episode 2](#)

4

Self-managed in-situ upgrading of occupied buildings in central São Paulo

Organisation(s): União dos Movimentos de Moradia – São Paulo (UMM-SP)

Location: São Paulo, Brazil

Timeframe: 2002 – ongoing

Supporting and involved stakeholders: Members of UMM-SP; Federal and local government; technical assistance groups; Central de Movimentos Populares (CMP); Federal government; Minha Casa Minha Vida Entidades (MCMV-E); Programa de Arrendamiento Residencial (PAR); Municipality of São Paulo

What challenge is this urban innovation addressing?

Securing access to adequate housing in central urban areas for low-income groups is a growing challenge. High property prices in inner-city areas tend to make housing unaffordable, expelling the urban poor to peripheries that often lack access to adequate infrastructure and jobs. In big metropolitan areas such as São Paulo, Brazil, recent studies have shown that some residents spend 2.4 hours commuting per day.

Vacant buildings in inner-city areas create opportunities for developing housing alternatives. Retrofitting centrally-located buildings for low-income groups can be a strategy to advance housing justice while also contributing to just transitions. A study by Instituto Polis demonstrates that if the 87,000 unoccupied houses in central São Paulo were fully used for low-income residents, the municipality could prevent the emission of 4.4 million tons of CO₂.

The occupation of empty buildings in São Paulo has been a longstanding practice used by housing movements to reclaim the

social function of well-located buildings. However, there is the need for more supportive institutional environments to upgrade these informally occupied buildings securing adequate housing conditions.

How does it advance more just and sustainable cities for those living in informal settlements?

São Paulo housing social movements (such as *União dos Movimentos de Moradia*, UMM, and *Frente de Luta por Moradia*, FLM) have supported communities occupying central buildings for decades. Over the last few years, UMM has utilised public resources from housing programmes to upgrade informally occupied buildings, mobilising into new frontiers the lessons from the four-decade experience of supporting in-situ upgrading of informal settlements.

These projects have contributed to improving, regularising and securing tenancy of occupied buildings through retrofit initiatives. This has happened under the umbrella of different housing programmes: *Minha Casa Minha Vida Entidades* (MCMV-E) and the *Programa de Arrendamiento Residencial* (PAR). As in 2024, UMM has successfully retrofitted four buildings in central São Paulo: ‘Olga Benário’, 2002, 85 units (PAR); ‘Joaquim Carlos’, 2006, 93 units (PAR); ‘Iracema Euzebio’, 2016, 72 units (MCMV-E); ‘Dandara’, 2017, 120 units (MCMV-E). Beyond the impact for 369 families accessing well-located affordable housing, these experiences have expanded lessons from in-situ upgrading from informal settlements into vertical occupations, key as a ‘proof of concept’ for retrofitting as a model for decarbonisation and recovering existing housing.

“Autogestão [self-management] is a key strategy to improve the quality and size of social housing, while also opening up opportunities to improve environmental conditions and the quality of life of people.”

– Evaniza Rodrigues, União dos Movimentos de Moradia, São Paulo, from [IIED piece](#)

What is this urban innovation about?

The sustained work of UMM to recover vacant buildings in central São Paulo has required several innovations to reclaim the social and environmental functions of well-located properties. The innovations include the following components:

- **Mobilising lessons from self-managed in-situ upgrading of informal settlements to reform high-density occupied buildings.** The model of self-managed housing (*autogestão*) deployed by Brazilian social movements is sustained by several processes that have been refined during their decades-long organisation. Broadly speaking, *autogestão* is defined by UMM as involving “the participation and control of housing production, as a way of building community life and non-commercial housing, conceiving housing as a right and not as a commodity”. The initiatives of self-managed upgrading of occupied buildings have translated procedures from informal settlements into complex high-density scenarios. These include processes of organisation and regular meetings, the combination of social mobilisation and confrontation with public negotiation, the collaboration with technical advisors for participatory design, the system of punctuation for movements members’ prioritisation, and the emphasis on regularising and securing tenancy, among others.
- **Leveraging public housing programmes to provide well-located affordable housing solutions.** A key innovation of this initiative has been to mobilise public resources that are targeting housing for low-income groups in ways that allow the regularisation of existing vacant buildings. This has involved developing case-by-case legal, administrative and design strategies to deal with the complexity of contested ownership, bureaucratic demands, organisational difficulties for the management of the buildings after the retrofitting is completed, and the design and structural challenges of retrofitting existing buildings to accommodate adequate housing.
- **Providing a model for densifying the city centre from a justice perspective.** As in São Paulo, many cities struggle to access affordable and well-located land. The model of occupation, organisation, regularisation and upgrading that UMM has developed demonstrates a different approach to informality in city centres, offering an urban innovation that advances just and sustainable cities, while providing low-income residents access to infrastructure, services and jobs. Furthermore, the interventions have shown that this model can be sustained

over time. In some of the cases, the management of units has allowed preserving the long-term social functions of the housing, ensuring that once it is fully regularised, units can only be assigned to beneficiaries of social services, avoiding market enclosure within the developed buildings.

What is needed to replicate and/or scale up this innovation realising its transformative potential?

Although these experiences have been able to leverage public resources and support, this has been possible due to the immense (and often invisible) investment of housing movements, their members and activists, who have come up with ad-hoc solutions for each case. A more enabling institutional environment in terms of resources and regulations that are properly designed for these kinds of initiatives would make a big difference. This is critical considering the uneven conditions in which self-managed initiatives compete with powerful market forces in city centres, and the challenges in preserving the social function of property, even when this is legally recognised.

Importantly, under more supporting conditions, these initiatives can become reference for a self-managed housing model which offers an alternative for just transition. There are already experiences of cross learning about retrofit efforts led by social movements in places as diverse as [Johannesburg](#), [London](#) and [São Paulo](#). Likewise, in cities like Lagos, Nigeria, the massive occupation of the public ‘[Nitel](#)’ building – where an estimated 9,000 people live – received a visit of São Paulo’s housing leaders in 2024, aiming to exchange ideas to stop eviction threats and advance alternative housing models that provide affordable, secure and self-managed solutions in inner-city areas.

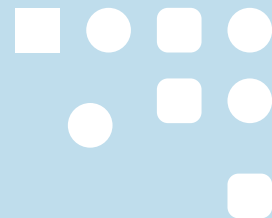


Additional links

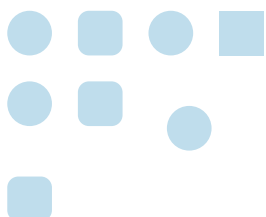
Website: www.sp.unmp.org.br/conquistas

Articles: [São Paulo: how social movements are advancing housing rights while decarbonising the city](#); [Morar no centro como estratégia de mitigação climática](#)

Publication: [Revista da produção de habitação em autogestão](#)



Generating and activating community-led local knowledge and prototyping interventions



5

Mangrove Restoration in Freetown: Community-driven climate adaptation

Organisation(s): Federation of Urban and Rural Poor (FEDURP) and Centre of Dialogue on Human Settlement and Poverty Alleviation (CODOHSAPA)

Location: Freetown, Sierra Leone

Timeframe: 2022 – 2024

Supporting and involved stakeholders: Slum Dwellers International; Freetown City Council; Sierra Leone Ministry of Environment; Sida; Cities Alliance

What challenge is this urban innovation addressing?

Mangroves serve as natural barriers, protecting shorelines from erosion and mitigating the impact of storms, including hurricanes and typhoons. As sea levels rise and extreme weather events increase due to climate change, many coastal communities are at heightened risk.

The pressures of rapid urbanisation are taking an increasing toll on the forest expanse in and around Freetown, Sierra Leone, leading to a tree cover loss of 12 % per year between 2011 and 2018. This urban expansion and the lack of affordable housing have led to inefficient land allocation, characterised by the proliferation of slums near the city centre. Expansion coupled with intense deforestation is a critical concern, as the forested area under persistent threat provides vital functions for the city, such as a catchment for water reserves and fish breeding grounds.

Additionally, the areas affected by mangrove degradation are mostly those coastal areas where informal settlements are located. These communities are facing critical economic and social

challenges. The challenge of restoring this ecosystem cannot be decoupled from the imperative of empowering residents, their organisational capacities, resilience and access to livelihoods.

How does it advance more just and sustainable cities for those living in informal settlements?

Mangrove restoration is a critical strategy for advancing more just and sustainable urban development, particularly for residents of informal settlements. These communities, often located in coastal areas, are highly vulnerable to environmental risks such as erosion, flooding, and storm surges, which are increasingly worsened by climate change. By restoring mangroves, this initiative advanced by the Federation of the Urban and Rural Poor of Sierra Leone, with the support of CODOHSAPA, provides natural protection against these hazards, safeguarding the land on which informal settlements are situated. This reduces the immediate threat of displacement and enhances the long-term resilience of these communities, ensuring safer living conditions and greater stability and fostering climate adaptation.

The participatory and collective nature of this initiative also impacts the organisational capacities of the community and its local leadership. Beyond the ecological and social impacts, mangrove ecosystems support the local economy by protecting biodiversity and contributing to food security and livelihoods, particularly for those dependent on fishing and other coastal resources. This promotes sustainable economic development in informal settlements through more equitable resource management that benefits the entire community. In addition, healthier ecosystems improve the overall quality of life, offering valuable green spaces and enhancing well-being.

“After the government stopped people from cutting mangroves, our fish catch is better than before in Sembehun.”

– Raminum, Fisher

What is this urban innovation about?

CODOHSAPA/FEDURP, in partnership with the Freetown City Council, aims to develop a blue economy strategy as part of the #FreetownTheTreeTown project. This strategy focuses on the coastal regeneration of mangrove woodlands, expansion of blue livelihood opportunities, and upgrading coastal informal settlements in Freetown. The #FreetownTheTreeTown project uses digital technology to create green jobs for youth and women. The methodology engages local communities, ensuring long-term ecological and economic benefits. Key innovations include:

- **Fostering local ownership of the project through community engagement.** As a first step, residents are actively involved in both the restoration process and the collection of mangrove propagules, which creates a direct economic incentive for environmental conservation. To facilitate this, purchase centres are established where residents can sell collected propagules, promoting sustainable resource use and contributing to a circular green economy. A key aspect of the project is the site assessment, which ensures that planting locations are carefully selected for optimal growth conditions.
- **Identifying and training local growers.** The project equips residents with the knowledge and skills to effectively manage and care for the mangrove seedlings and provides them with the necessary tools. This training empowers the community and builds local capacity for long-term sustainability. Community-based tree growers utilise the smartphone Treetracker app to create geotagged records, including photos, for each planted tree. Growers are responsible for maintaining the seedlings and receive micropayments for their work. This approach ensures community ownership, aiming to achieve an 80 % tree survival rate.
- **Collecting valuable data on survival rates and growth patterns for long-term maintenance.** Once the site is prepared, propagules are tagged and tracked to monitor progress and ensure the success of the planting efforts. The propagules are then carefully planted, followed by ongoing care and maintenance to ensure their survival and the establishment of a thriving mangrove ecosystem.

- **Emphasising both environmental restoration and economic resilience.** The initiative supports coastal communities by improving their capacity to adapt to climate change, reducing the impacts of coastal erosion, and providing sustainable livelihoods. By combining ecological restoration with community empowerment, this initiative promotes a more just, sustainable, and resilient urban environment for those living in vulnerable coastal areas.

What is needed to replicate and/or scale up this innovation realising its transformative potential?

To replicate and scale up this mangrove restoration innovation and realise its full transformative potential, several key considerations are necessary. First, extended project timelines are essential to allow for comprehensive monitoring of mangrove growth and the long-term sustainability of the ecosystem. This will ensure the success of the restoration efforts and provide valuable data for future projects.

Second, there is a need for clear and transparent financial planning. Sustainable funding models, such as partnerships with local governments, NGOs, and private sector actors, should be explored to manage costs effectively and meet community needs.

Additionally, the construction of support infrastructure, including pillars for demarcation and guard posts, can help enforce project boundaries and ensure community compliance. Establishing a strong community governance structure will also be key to scaling efforts, empowering residents to manage and sustain the project independently over time. These measures will facilitate broader adoption and greater long-term impact.



Additional links

Website: www.codohsapa.org

Article: [Sierra Leone: Integrating Climate Change Adaptation in Informal Settlements](#)

Video: [Guardians of the coast](#)

6



Community-led climate vulnerability mapping in Liberia

Organisation(s): Federation of Liberia Urban Poor Savers (FOLUPS), Slum Dwellers International (SDI) and Young Men's Christian Association of Liberia (YMCA)

Location: Greater Monrovia, Liberia

Timeframe: 2022 – 2024

Supporting and involved stakeholders: Global Climate on Adaptation (GCA); World Bank & Humanitarian OpenStreetMap Team (HOT); Ministry of Internal Affairs (MIA) in Liberia; Environmental Protection Agency (EPA); National Disaster Management Authority (NDMA); University of Liberia (UL); Monrovia City Corporation (MCC); Paynesville City Corporation (PCC); National Housing Authority (NHA); Liberia Institute for Statistics and Geo-Information Services (LISGIS)

What challenge is this urban innovation addressing?

This urban innovation addresses the challenges posed by rapid urbanisation in West and Northern Africa straining infrastructure and intensifying environmental and social issues. The demographic shift, driven by rural-to-urban migration and natural population increase, has led to inadequate housing, poor transportation, subpar healthcare, and inadequate waste management. These pressures result in poor city planning, insufficient public services, and environmental degradation, diminishing the quality of life for urban residents.

In many urban areas, informal settlements are marginalised. They lack basic infrastructure and services, making residents more vulnerable to climate risks such as flooding, heat stress, and poor

air quality. In addition, these communities frequently face inadequate representation in urban planning processes, often remaining invisible in official data, and consequently leaving their needs and vulnerabilities overlooked.

How does it advance more just and sustainable cities for those living in informal settlements?

The Global Center on Adaptation (GCA) supports locally-led adaptation efforts to inform the design of the World Bank's \$40 million Liberia Urban Resilience Project. This project provides access to flood resilience infrastructure to enhance climate resilience in vulnerable informal settlements in Greater Monrovia. A key initiative under the broader World Bank project is the [Mapping for Climate Ready Cities](#). GCA entered into a partnership with SDI to conduct community enumeration and risk profiling in 52 communities in the greater Monrovia area. SDI, through its Know Your City programme, manages the activities in partnership with the Liberia Urban Poor Savers (FOLUPS) and the Young Men's Christian Association of Liberia (YMCA Liberia). The Humanitarian OpenStreetMap Team (HOT) provides technical on the ground support. The project agreement includes regular engagement between local leaders and key national stakeholders.

By collecting and integrating community-generated data, such as local knowledge about environmental hazards and social vulnerabilities, the project ensures that planning and decision-making processes are more responsive to the lived realities of residents. The [initiative collects data](#) on “building footprints and attributes, roads, waterways, zone names, air quality data, population, infrastructure, services, land use, health, and public facilities” in OpenStreetMap (vector) and OpenAerialMap (raster), aiming to

**“We don’t want to attribute,
we want to contribute.”**

– Liberia Federation Slogan

target 70 settlements across Liberia and Sierra Leone. This open data helps city authorities better understand the specific risks faced by informal communities and design targeted interventions. Community collected data remains the intellectual property of communities.

Furthermore, the initiative provides capacity-building opportunities to strengthen the skills of both local authorities and community groups, enabling them to manage and utilise open data for effective climate action innovation and sustainable solutions tailored to the needs of informal settlements. Overall, the Liberia Urban Resilience Project expects that about 200,000 people, 50 % of which will be women, will benefit from improved urban infrastructure and 340 hectares will be protected from flooding.

What is this urban innovation about?

This project facilitates community-led climate risk profiling data and analysis as a basis for developing community engagement strategies to improve integrated urban management with local government officials. Data-driven approaches are leveraged to enhance climate adaptation and urban planning in slum communities, integrating indigenous knowledge and advanced technology to achieve comprehensive datasets which inform sustainable and resilient urban development. Key aspects of the approach include:

- **Focusing on collaborative data collection and integration.** The project prioritises the inclusion of local communities in the mapping and planning process through participatory campaigns. These efforts involve engaging residents to provide insights, validate data, and ensure that the mapping efforts reflect the real-world conditions of slum communities. This participatory approach strengthens the accuracy and relevance of the data, while fostering a sense of ownership and empowerment among the residents.
- **Creating detailed and multi-layered maps of urban environments from a climate perspective.** This includes relying on accessible technology to produce accurate basemaps which highlight key urban features such as building footprints, roads, waterways, air quality data, and public infrastructure. The data model developed by the project includes multiple layers of information, such as land use, population density, health services, and environmental hazards. This multidimensional data is used to analyse and address specific climate risks and urban challenges faced by slum communities. Field mapping campaigns further validate and enrich these datasets, and household

surveys are conducted to gather critical socio-economic and demographic information, although sensitive data will not be made publicly available to protect privacy.

- **Ensuring a data management framework.** This is key to ensure proper handling, analysis, and sharing of data with key stakeholders, such as local authorities, NGOs, and the private sector, for effective decision-making in urban planning and climate adaptation. This mapping provides city authorities and national stakeholders with reliable open data, visual analysis, and capacity-building tools to address climate risks, integrating community data and perspectives into climate adaptation planning and informing future investment in climate adaptation. The overall goal is to create a more inclusive, data-driven approach to urban development, fostering sustainable and climate-resilient cities.

What is needed to replicate and/or scale up this innovation realising its transformative potential?

Strengthening federations’ organising power based on the practices and principles of community led open data and enumeration practices together with strong community advocacy strategies is required to replicate and scale up this initiative. Building local capacity and skills is necessary for community members and local authorities to effectively use and manage the data. Other important elements are investing in advanced technology to make data comprehensive and accessible. A data management system is crucial to organise and protect the collected information, particularly sensitive data like household surveys, which must be handled with care to respect privacy.

Finally, collaboration with the private sector, NGOs, and policymakers is vital to ensure that public officers have the capacities and mandate of engaging with community-led data, so this can be translated into actionable insights for planning instruments and climate-resilient urban interventions.



Additional links

Publication: [Africa Adaptation Acceleration Program](#)

Article: [Mapping for Climate Ready Cities–Liberia and Sierra Leone](#)



Tunisia's Sidi Amor Peri-Urban Park: Community-led rehabilitation of degraded forest for socio-economic development

Organisation(s): Agricultural Development Group (GDA) Sidi Amor

Location: Tunisia

Timeframe: 2006 – ongoing

Supporting and involved stakeholders: GDA Sidi Amor;
Community members; UNDP; FAO

What challenge is this urban innovation addressing?

In areas where urbanisation meets rural landscapes, activities like deforestation, resource extraction, construction, quarrying, and waste disposal are rapidly degrading peri-urban forests, leading to the loss of biodiversity and the disruption of ecosystems. Additionally, the threat of soil erosion and increasingly frequent wildfires further exacerbates environmental instability.

These challenges can be mitigated by promoting sustainable land management practices, ecological restoration, and climate resilience. These transformations require organisational capacities and resources to tackle the unbalanced relationship between urban growth and environmental preservation.

How does it advance more just and sustainable cities for those living in informal settlements?

This initiative involves the setting up of a non-profit local organisation, Agricultural Development Group (GDA), to implement strategies such as forest protection, waste and wastewater management, and land-use planning to ensure that urban development does not come at the cost of the surrounding natural environment.

These efforts improve resilience and safety for local communities in the face of environmental challenges like soil erosion and flooding. Tree planting and agroforestry also enhance local food security, regenerate ecosystems, and provide sustainable livelihoods through the production of local goods and materials, such as medicinal plants and eco-building supplies.

Education is a crucial component of the initiative. By offering pupils and students hands-on training in sustainability, community members gain the knowledge and skills needed to adapt to and lead in green economies. This capacity-building promotes long-term social cohesion, as people from different backgrounds work together toward shared goals of environmental and economic sustainability. Moreover, the promotion of local crafts and eco-tourism offers additional economic benefits, diversifying income sources and fostering community pride. By improving housing and infrastructure through ecological construction methods, these initiatives also create more liveable, sustainable environments.

The initiative has led to the restoration of 10.3 km² of degraded peri-urban forest, with a wetland that treats about 500 m³ of waste per day, which ultimately translates into the irrigation of 3,200 hectares of agricultural fields. Ultimately, it demonstrates how environmentally sustainable approaches can also create more inclusive, resilient, and self-sufficient urban settlements, serving as a model for other informal areas seeking to address poverty, inequality, and climate challenges.

“The project of Sidi Amor is a project of valorisation to enhance a remarkable natural site. A natural site that we considered a space full of potential and that was abandoned and landlocked.”

– Testimony highlighted on infrahub.africa

What is this urban innovation about?

This urban innovation adopts a holistic, sustainable development approach, focusing on ecological restoration, local craftsmanship, and community empowerment. It was initiated in 2006 by a small group of local residents who formed a non-profit organisation. The key innovations include:

- **Implementing a methodology that integrates environmental and socio-economic development in peri-urban areas.** The methodology integrates soil protection, environmental regeneration, and socio-economic development by leveraging local resources and traditional knowledge. The initial phase involves constructing gullies using locally sourced stone and marble quarry waste to prevent soil erosion and protect the landscape. This is followed by organic reforestation, which includes planting indigenous aromatic and medicinal plants to enhance biodiversity and promote sustainable land use. Importantly, the project incorporates the reuse of treated wastewater as a key feature of the park.
- **Prioritising the active participation of women and youth through a community-led approach.** Training in sustainable practices like organic agriculture, eco-building, and innovative uses of local plants equips them with marketable skills, reducing gender and generational inequalities. This helps integrate marginalized groups into the formal economy, providing them with stable income opportunities, particularly in the emerging eco-tourism and local crafts sectors.
- **Fostering local economic growth by establishing a community-led platform that promotes a circular economy.** The initiatives created a platform for artisans to display and sell products made from local natural resources, such as ceramics, cosmetics, plants, and food. This helps create a circular economy, where the community's traditional crafts and ecological practices are valued. Additionally, the project supports skill development through training workshops on ecological construction, ceramics, ironwork, mosaics, and other manual techniques, empowering individuals with practical skills for both environmental and economic resilience.

- **Establishing a diverse revenue model.** This model includes membership fees to the GDA, guided tours, room rentals, catering, and grant funding. This multi-dimensional approach integrates environmental conservation, cultural preservation, and community-driven economic development, offering a replicable model for sustainable urban innovation.

What is needed to replicate and/or scale up this innovation realising its transformative potential?

To replicate and scale up this innovation, there are key components that should be put into consideration; a robust training and education framework must be established to equip local communities, particularly women and youth, with the necessary skills in sustainable agriculture, eco-construction, and entrepreneurship. Additionally, creating platforms for knowledge-sharing and networking will foster collaboration and innovation across regions. Leveraging technology for data collection, monitoring, and decision-making can improve efficiency and scalability. Finally, adapting the approach to different local contexts and strengthening community ownership and participation will be crucial for long-term success and resilience. By integrating environmental, social, and economic dimensions, this model can be replicated in other peri-urban areas to foster more sustainable, inclusive urban development.

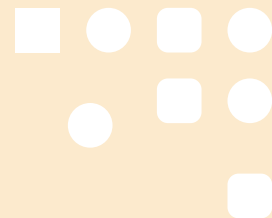


Additional links

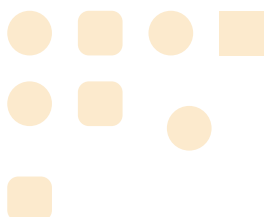
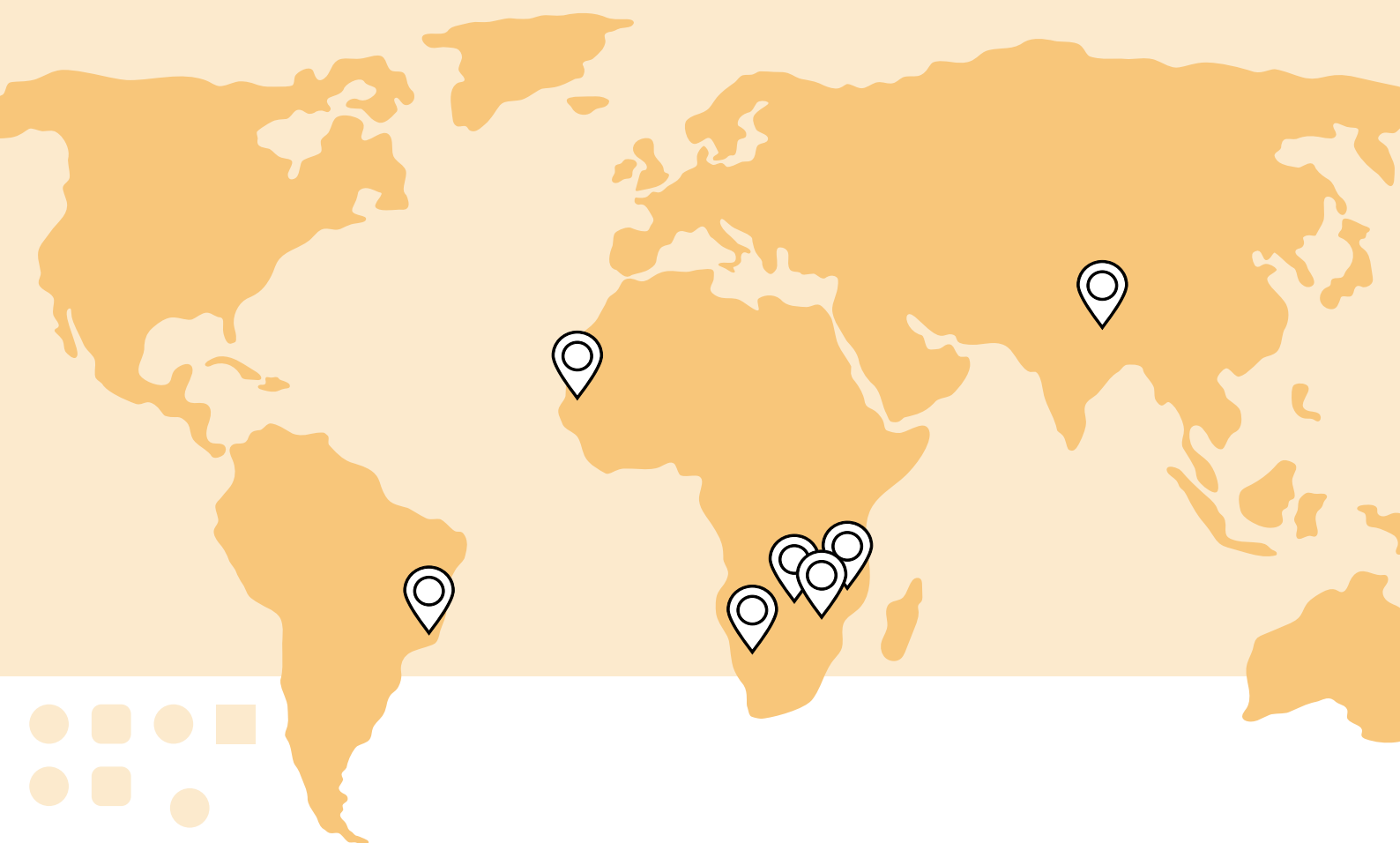
Website: www.sidiamor.org

Article: [GDA Sidi Amor peri-urban park](#)

Video: [Témoignage GDA Sidi Amor](#)



Re-imagining local finances and mobilising local resources



8



Urban Poor Fund and Revolving Fund: Finance by and for the people in Namibia and Zimbabwe

Organisation(s): Zimbabwe Homeless People's Federation and the Shack Dwellers Federation of Namibia

Location: Namibia and Zimbabwe

Timeframe: 1995 – ongoing (Zimbabwe); 1997 – ongoing (Namibia)

Supporting and involved stakeholders: Dialogue on Shelter, Namibia Housing Action Group, Bill and Melinda Gates Foundation, DFID, SELAVIP (Latin American, African and Asian Social Housing Service), SDI Urban Poor Fund International, MISEREOR, IIED

What challenge is this urban innovation addressing?

This urban innovation addresses the challenge of poverty, inadequate access to finance for basic services, and exclusionary governance systems in low-income communities. Many informal communities face structural barriers to securing affordable loans for essential needs such as skills training, income-generating activities, land acquisition, housing, and infrastructure improvements. Without access to financial resources, these communities struggle to escape poverty and improve their living conditions. This also affects their capacity for small business activities and livelihoods.

This challenge not only relates to access to resources, but also to the financial management capacities and skills within the communities, which is essential for the scalability of a locally led financial model. Likewise, the financial challenges of the urban poor are mirrored by limited capacities in the public and private sector to engage with alternative and more horizontal, circular and bottom-up approaches to finance beyond conventional models.

How does it advance more just and sustainable cities for those living in informal settlements?

The initiative seeks to overcome financial barriers by creating community-managed, revolving Development Funds which provide affordable loans for housing, land, sanitation, and small business activities. It also focuses on developing financial management skills in the community. The Urban Poor Fund contributes to building more just and sustainable cities by empowering low-income communities to take control of their own development. Through a community-managed, revolving savings model, the Fund fosters local ownership and accountability, ensuring that development solutions are tailored to the needs of the residents and are financially sustainable. This bottom-up approach helps to create long-term resilience, as communities manage their own resources and decisions.

SDI set up the Urban Poor Fund International (UPFI) with grant funding from the [Bill Melinda Gates Foundation](#) in 2007. Until 2019, this fund helped to resource local urban poor funds for affiliates through capital and technical assistance grants. In Zimbabwe, the Zimbabwe Homeless People's Federation (ZHPF) established its Gungano Urban Poor Fund (GUPF) in 1999, providing secure tenure, housing and improved services through affordable and accessible loans to its members. In Harare, GUPF was used to involve city authorities in informal settlements and address governance structural barriers. In Namibia, the [Twahangana Fund](#) has channelled about \$16,788,450 USD amongst saving groups since 1995, for the construction of over 7,000 houses, reaching more than 30,000 people.

The Fund advances sustainability through its incremental development approach, which allows communities to address challenges

“We are not microcredit schemes. We are a poor people’s development fund.”

– Local participant

in stages, rather than relying on costly large-scale interventions. It focuses on slum upgrading rather than greenfield development, improving living conditions in existing settlements while preventing further informal growth. Additionally, by facilitating access to land purchase agreements, regularisation of titles and, in turn, secure tenure, the Fund addresses a critical barrier to development in informal areas.

What is this urban innovation about?

The Urban Poor Funds are a community-driven finance model designed to support the urban poor in managing resources for various purposes, including climate resilience, housing, infrastructure, and livelihood support. Key innovations include:

- **Advancing a methodology for the collective generation of inclusive financial resources by the urban poor.** The methodology relies on a model where members contribute savings into a communal fund. These pooled resources are then used for local decision-making, primarily to support community-led development projects. The UPF is a model of inclusive finance that promotes sustainability and local ownership in urban development, particularly for marginalised populations. Shack Dwellers Federation Namibia (SDFN) saving groups collectively manage the [Twahangana Fund](#), which provides affordable loans for purchasing land, housing and upgrades and investment in livelihoods. The SDFN collectively decides on criteria and approval for loans and tracks repayments.
- **Empowering communities to directly manage and control financial resources, shifting the levers of power to local communities.** This is a core entry point of the UPF, with an emphasis on addressing urgent and long-term needs, such as land acquisition, house construction, infrastructure improvements, and resilience-building initiatives. Decisions about the use of funds are made by the community, not by external actors. The fund is not for individual use, but rather for collective investment in community-wide projects, such as settlement upgrading, water and sanitation, and income-generating activities. The GUPF in Zimbabwe has been decentralised to the regional level, bringing the fund governance closer to community members to independently decide about priorities and strategies for growing the fund. In Masvingo city, for instance, the fund administered by local federation loan officers has managed to revolve initial injection of USD 20,000 in 2021 to USD 500,000 by January 2025.
- **Bridging the financial gap for urban poor communities.** One of the fund’s primary functions is to provide opportunities for those that lack upfront capital to engage in land purchase

agreements and site development. The involvement of national and local governments, as well as donor agencies, is also crucial as they contribute to the fund pool, thus facilitating collaborative financing for community-led development. Through loans disbursed by the fund, communities can enter into agreements with landowners and invest in upgrading informal settlements or establishing new housing projects. Additionally, the UPF may also provide loans aimed at building resilience to climate change and other emergencies.

What is needed to replicate and/or scale up this innovation realising its transformative potential?

To replicate and scale up the impact of the Urban Poor Funds, it is essential to address the key barriers limiting their growth, namely the lack of local leverage and insufficient repayment rates, which undermine the funds’ revolving capacity. Achieving scalability requires a multi-faceted approach. First, there is a need for stronger partnerships with both state and non-state actors to ensure sustained financing and support for the local-level implementation of the funds. This collaboration should focus on unlocking additional resources, including public-private partnerships, which can increase the leverage of local entities and multiply cycles of revolving funds. Second, improving repayment mechanisms through tailored financial products that match the needs and capabilities of urban poor communities is critical. This includes offering flexible terms, advanced financial literacy programs, and creating a more supportive environment for income generation activities.

Finally, enhancing the governance structures of the UPF is necessary to ensure transparency, accountability, and effective management, which will in turn build confidence among stakeholders and attract additional investment. This implies institutionalising funds at the city level, as well as strengthening the capacities of those running the funds. By addressing these factors, the transformative potential of the Urban Poor Funds can be realized on a larger scale, driving inclusive, pro-poor urban development that reaches more communities and has lasting impact.



Additional links

Publications: [Gungano Urban Poor Fund;](#)
[Fund Twahangana](#)

Article: [Gates Foundation gives US\\$10 million to help urban poor improve living conditions](#)



BCtap, a pathway to resilient homes: Improving housing at scale

Organisation(s): Build Change

Location: Developed, tested, and iterated on in over 26 countries

Timeframe: First project in 2015 – BCtap launched in 2023

Supporting and involved stakeholders: Autodesk Foundation; Cisco Foundation; Patrick J McGovern Foundation; Twilio.org

What challenge is this urban innovation addressing?

By 2030, 3 billion people, which is about 40 % of the world's population, are expected to live without access to adequate housing. Not only are those most in need of safe housing the least able to afford it, but they are also most at risk when disasters strike due to layered vulnerabilities of poverty, race, class, gender and more. These communities, most of whom live in the Global South, are bearing the brunt of climate change impacts, despite having contributed the least to climate change to date.

Governments and other stakeholders are beginning to respond to this need, but they often lack the capacity and resources to provide resilient housing at scale. According to recent studies led by Build Change, retrofitting existing housing to be climate and disaster resilient could be a means not only to address housing challenges, but could also save up to 4.8 gigatons of CO₂ emissions globally.

How does it advance more just and sustainable cities for those living in informal settlements?

Resilient housing is the foundation for safer, more just, and sustainable cities for all. Housing can often be made safer using relatively simple, tried-and-tested solutions which already exist. Build Change, a global expert on disaster-resilient housing, advocates for improving the homes which people already live in rather than building new ones, through various projects including BCtap.

Along with a range of wider benefits, this approach is the most cost-effective. Build Change studies show that the average cost to upgrade housing is 23 % of the average cost of building new housing. By strengthening existing housing, efforts can be directed toward a preventative – rather than a reactive – response, and governments and funders can start saving and improving lives without delay to avert the devastation and financial losses caused by disasters that could have been prevented. These efforts lead to safer people in cities worldwide, protected housing infrastructure, trained workforces in resilient housing techniques, created jobs, and transformed local organisational capacity.

Now functioning through a web dashboard and mobile app for data collection, BCtap has been developed, tested, and iterated on in over 26 countries, and has helped prevent disaster and rebuild safely after more than 40 earthquakes, windstorms, floods and fires. BCtap adds transparency for funders, efficiency for project teams, and safety for homeowners while reducing time and costs.

“A lot has changed since we strengthened our house. Now, we can sleep comfortably and the house is well ventilated. We have raised our ceiling and so it’s not too hot anymore. If ever there’s a typhoon and earthquake, we don’t evacuate, we don’t feel scared anymore.”

– Carmela Quijano, Cebu, Philippines

What is this urban innovation about?

The Build Change technical assistance platform, BCTap, is an end-to-end solution which pairs technology with subject matter expertise to take resilient housing programs to scale.

BCTap presents a huge opportunity for governments, private sector, and anyone engaged in urban upgrading work to scale the provision of resilient housing efficiently and effectively without compromising on technical excellence. Their main innovations include:

- **Rebuilding and improving housing as a cheaper and faster path to resilience.** Build Change has advanced several initiatives, studies and interventions that aim to promote the importance of improving existing housing stock (rather than building new) as a key mechanism to promote resilience. Beyond the reduced costs and savings in embodied carbon emissions, the integration of BCTap’s innovative, user-friendly technology reduces time and cost of implementation, reducing project startup time (up to 20× faster); house selection and assessment (up to 3× faster); design time (up to 8× faster) and recurring trips to the field (up to 33 % less).
- **Promoting incremental blended microfinance for improving women-led households.** In the Philippines, Build Change, in partnership with local microfinance institutions, developed innovative, incremental, blended housing microfinance products for low-income Filipinos wanting to upgrade their homes to be climate and disaster resilient. To date, the product has enabled 1,319 predominantly women-led households to strengthen and improve their homes. Now, several institutions are lending for resilience with limited assistance from Build Change.
- **Partnering with local governments to support incremental housing improvements and expansions.** In Bogotá, Colombia, BCTap supported the city government in implementing the Plan Terrazas home strengthening and second-story expansion program. This program aims to provide 1,250 families with improved living conditions, more disaster-resilient housing, and space for a rental unit or home business at lower cost and carbon footprint compared to building new. As a result, 1,770 homes have been assessed and 1,200 custom designs produced, with an estimated 144,000 person-hours saved.

- **Implementing management systems in post-disaster reconstruction.** In Dominica, Build Change’s post-disaster expertise combined with technological innovation supported the National Housing Recovery Project with a Management Information System (MIS) for rebuilding hurricane-damaged homes. Using BCTap, Build Change built a back-end MIS so the government and donors could track progress and protect data, which linked to a front-end website to engage homeowners, source grievances, and provide a marketplace for contractors.

What is needed to replicate and/or scale up this innovation realising its transformative potential?

BCTap adds value for everyone along the housing value chain. It creates transparency for funders, efficiency for project teams and quality and safety for homeowners. In order to scale up its approach, there needs to be an increase in awareness and support of the importance of protecting and investing in improving existing housing stock as a crucial mechanism to address the housing crisis – moving beyond narratives focused exclusively on the quantitative deficit.

This requires regulations, norms, incentives and public resources that target the rebuilding, retrofitting and improving of existing stock, especially in disaster-prone areas. Making resilient housing more accessible and affordable through easy-to-use technology – that can be adapted to any local context, bundled with finance, and put in the hands of anyone from loan officers to community-based housing professionals – offers immense potential to scale the provision of pro-poor resilient housing.



Additional links

Website: www.bctap.buildchange.org



Community-Led Housing experiences: Mobilising collective and non-speculative forms of housing

Organisation(s): Lumanti Support Group for Shelter, Nepal; Civic Forum on Housing and Habitat, Zambia; Center for Community Organisation and Development (CCODE), Malawi; Catalytic Communities, Brazil; World Habitat; IIED

Location: Nepal, Zambia, Malawi, Brazil

Timeframe: Ongoing

Supporting and involved stakeholders: re:arc Institute; CoHabitat Network; grassroots organisations; governments; banks; research organisations

What challenge is this urban innovation addressing?

Ensuring access to secure and adequate housing is fundamental to transform informal settlements in ways that are just and sustainable. Safeguarding the environmental and social functions of land and property in the long term is crucial for this task. Market-driven solutions have proved to be unable to deal with the scale and complexity of this problem. Individual market approaches to housing tend to reinforce dynamics associated with urban expansion into peripheral land, as well as with market enclosure and expulsion.

Although many agree that a strategic way to provide more sustainable housing is through 'collective and non-speculative forms' of housing production (referred to in different contexts as community-led housing, social production of habitat, collaborative housing, collective tenure systems, non-market housing, or self-help housing), there are several challenges and obstacles to scale up their implementation. These obstacles take different forms: some are about challenges related to organisation, governance and

partnerships, others are about policy and frameworks, and some are related to the access to finance, land and resources.

How does it advance more just and sustainable cities for those living in informal settlements?

There are countless successful experiences of community-led housing, many of which are documented in this open [global database](#). In a recent collaboration, [World Habitat](#) and [IIED](#) partnered to document and understand what the main benefits and obstacles to advance community-led housing are, drawing on grounded cases from Nepal, Zambia, Malawi, Brazil. In Nepal, Lumanti examined four community-housing cases they have supported and executed; in Zambia, Civic Forum examined citizens' experiences with and perceptions of community-led housing in four districts, urban and rural; in Malawi, CCODE documented the model implemented by the Community Housing Association; and in Brazil, Catalytic Communities looked at the processes of establishing two Community Land Trusts.

A key focus of this collaboration was identifying the benefits that community-led housing brings to those living in informal settlements. Looking retrospectively at the experiences in those four countries and existing literature, it is possible to identify impacts in relation to a wide set of aspects: providing adequate and affordable housing at scale, sometimes with better location and habitability standards than traditional social housing; offering more economically efficient solutions; guaranteeing security of tenure through crisis; providing more sustainable construction mechanisms; improving health outcomes; advancing the economic, social, and political inclusion of marginalized groups; supporting community resilience; and improving social cohesion and mental health, among others.

“I was selling momo (Nepali dumpling) and living in a small rented room with my family on the outskirts of Pokhara. I never imagined in my wildest dreams that I would one day be a homeowner and have my own place in Pokhara.”

– Resident of Samabesi Housing

What is this urban innovation about?

These different efforts have found ways to overcome organisational, policy and financial obstacles and bottlenecks through different innovative practices:

- **Establishing specific entities to navigate bureaucratic challenges and community coordination.** Often, institutional frameworks are not designed to accommodate collective forms of housing tenure and management. In coordination with local and national authorities and other key institutions, these initiatives have promoted the establishment of clear spaces to represent residents’ interests and to navigate legal and bureaucratic challenges. This has required the establishment of entities such as Cooperatives, Community Housing Associations, or other forms of recognised territorial organisations or local legal entities. These spaces have also allowed the establishment of permanent structures for community input into decision-making, as well as establishing conflict mediation mechanisms. Some organisations have also advanced education and capacity building, as well as women and youth leadership.
- **Collectivising and diversifying the access to land and tenure.** At the core of these non-speculative and collective forms of housing is the effort to diversify the access to land. This has been done through different mechanisms. In the case of Rio de Janeiro, and following the experience of Puerto Rico, the focus has been on advancing a Community Land Trust model, promoting a legislative framework at the city and now national level. In other contexts, organisations have had to find ad-hoc figures for collective ownership, such as securing long-term leases of public land, appealing to customary land tenure, or institutional arrangements such as cooperatives. The process of collectivising tenure and management has been key for strengthening community participation and bargaining power.
- **Diversifying and broadening the access to local finance and resources.** A key bottleneck to advance community-led housing is the access to finance. These initiatives have approached this challenge by partnering with banks to reduce interest rates, negotiating the provision of public land, and advancing internal financial mechanisms. In Nepal, Lumanti has supported the creation of cooperatives – mainly led by women – that ensure financial stability and ease the financial burden of individuals, making loan repayments more manageable through transparent repayment structures. In Malawi, the Community Hous-

ing Associations and its revolving fund allow to design loans distributed in phases, creating internal liability as recipients are required to repay 60 % before qualifying for the next phase. At the base of many of these mechanisms is the promotion of collective savings as a building stone for community finance.

- **Challenging dominant narratives and prejudice.** Community-led housing initiatives have engaged with actors to increase the acceptability of alternative models of housing production beyond conventional, private homeownership approaches. This has involved awareness raising activities in the communities, training of public officials and identifying political “champions” within and outside the public sector.

What is needed to replicate and/or scale up this innovation realising its transformative potential?

There are many policy, organisational and financial challenges that need to be addressed for community-led housing experiences to scale up. Firstly, there is a need to revise restrictive regulations and policies that prevent collective land ownership. This might include reviewing laws and norms, but also updating land use and zoning regulations. Secondly, there is the need to create support programs for organised groups of low-income families, enabling them to navigate bureaucratic challenges when seeking more flexible approaches to housing ownership, design and management. Thirdly, there is the need for more flexible financial mechanisms that allow access to loans and subsidies through organised collectives. This involves private banks, but also the public sector as a guarantor and facilitator. Finally, there are important challenges related to cultural norms and perceptions, as many mindsets need to be changed to move away from individual ownership models into more collective ways to housing, as a key approach to the housing crisis experienced in informal settlements.



Additional links

Article: [Community-led housing: how to deliver housing for people and the planet](#)



Housing and living environment improvement programme for vulnerable people in precarious neighbourhoods in Senegal

Organisation(s): Senegalese Federation of Inhabitants and urbaSEN

Location: Dakar, Senegal

Timeframe: 2013 to present

Supporting and involved stakeholders: local public servants; urbaMonde

What challenge is this urban innovation addressing?

The Housing and Living Environment Improvement Programme addresses the multifaceted challenge of vulnerability and marginalisation faced by residents of informal settlements in Dakar, Senegal. The rapid urbanisation and poorly controlled densification in Dakar have resulted in the expansion of informal suburbs, which are home to over 1.8 million people. These settlements, often situated in lowland areas, are highly susceptible to flooding, especially during the rainy season, leading to damaged homes, unsanitary living conditions, and displacement.

Furthermore, residents of these informal settlements frequently lack access to essential services and infrastructure, exacerbating their vulnerability. This vulnerability is further compounded by climate change, which increases the frequency and intensity of heavy rainstorms, intensifying the risks of flooding. Addressing these issues requires overcoming financial, organisational and technical challenges, cutting across local governments and organisations.

How does it advance more just and sustainable cities for those living in informal settlements?

The award winning Housing and Living Environment Improvement Programme advances more just and sustainable cities for those living in informal settlements in Dakar, Senegal. The programme tackles interconnected challenges by empowering communities, particularly women, to improve their housing, sanitation, and resilience to climate change through a combination of innovative financing mechanisms, technical training, and partnerships with local authorities and international organisations.

The programme fosters community ownership and leadership, particularly among women, ensuring that residents are active participants in the design and implementation of solutions tailored to their specific needs. Women are trained in construction supervision and financial management, challenging traditional gender roles and enabling them to have a greater voice in community development.

The programme also tackles climate change vulnerability in informal settlements. It provides technical support for upgrading homes and sanitation infrastructure, enhancing their resilience to flooding. Initiatives like the flood early warning system and the use of sustainable building materials further strengthen community resilience to environmental shocks.

By addressing the root causes of vulnerability, the programme contributes to creating more just and sustainable cities where all residents, especially those in informal settlements, can thrive. About 1300 housing improvement or reconstruction projects have been carried out using loans from the Federation's revolving fund, amounting to about 1 000 000 XOF (\$1,600 USD).

“Rebuilding is good. Building well is even better!”

– Programme’s motto

The programme also implemented more than 100 public space and sanitation projects using collective loans, creating a healthier and more resilient environment for residents

What is this urban innovation about?

The programme utilises several innovative financing and technical solutions, including:

- **Establishing and sustaining a revolving fund:** The Federation’s Revolving Fund is the primary financial tool of the programme, allowing residents excluded from traditional banking systems to access loans for home improvements and sanitation projects. The fund draws on a range of sources including contributions from women-led savings groups, grants from international institutions and solidarity loans ensuring its sustainability.
- **Consolidating community-led mapping in collaboration with local authorities:** Drone mapping, conducted by residents trained by urbaSEN, helps gather crucial data. Using the data, residents map informal settlements, supporting evidence-based decision-making and documentation for land tenure regularisation. The data collected by residents is shared with municipal authorities to help them understand the development challenges in informal settlements. This participatory approach has resulted in 21 partnership agreements between urbaSEN and municipalities, leading to training for public servants and the provision of public land, funding, or machinery for neighbourhood improvement projects.
- **Building using sustainable techniques and community-led construction and supervision:** The programme empowers residents, particularly women, to engage and be directly involved in housing upgrading, increasing their control over the process and promoting gender equality in construction. The programme also promotes the use of eco-friendly building techniques and materials, including compressed earth bricks, solar-powered water pumps, and Typha plant fibres for insulation and construction.
- **Establishing early warning systems and promoting transparency and accountability:** In collaboration with the National Agency for Civil Aviation and Meteorology (ANACIM), the programme implemented an early warning system through SMS alerts (text and audio message in the national language), warning residents of potential flooding before

heavy rainstorms. This is possible due to the involvement of residents in all stages of project implementation, from awareness-raising to construction supervision, ensuring transparency and accountability. The emphasis on participatory urban planning demonstrates a shift from top-down approaches to development in partnership with a community that remains actively engaged in the ongoing risk management systems.

What is needed to replicate and/or scale up this innovation realising its transformative potential?

The programme’s success hinges on organised communities, such as women’s savings groups, for its project implementation and management. Providing technical training and support to residents for data collection, construction supervision, and financial management is essential.

Collaborations with local authorities, NGOs like urbaSEN, and international institutions are vital for securing funding, technical expertise, and policy support. The revolving fund model, with its diversified funding sources, needs to be adaptable to different contexts to ensure access to finance for low-income communities.

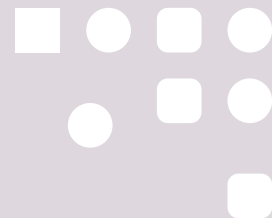
Documenting and disseminating good practices, lessons learned, and the programme’s impact will facilitate replication in other regions and countries. Successfully addressing the challenges of informal settlements also requires harnessing the power of local knowledge and embracing the use of sustainable and environmentally friendly materials. By prioritising these areas, the programme’s transformative potential can be realised on a wider scale, empowering communities to improve their living conditions and resilience to climate change.



Additional links

Website: www.urbasen.org

Video: [2023 Gold World Habitat Award winner – urbaSen & the Senegalese Federation of Inhabitants](#)



Building alliances to re-frame global debates and agendas





Learning Labs for a “Roof Over Our Heads” (ROOH): A campaign to help the poor access resilient and affordable homes

Organisation(s): SPARC (hosting the ROOH Secretariat), SDI

Location: India –expanding to 10+ countries

Timeframe: 2022 –ongoing

Supporting and involved stakeholders: Current working relationships with: SPARC; Build Change; ARUP; IIED; Race to Zero, Race to Resilience; Global Resilience Partnership; HOLCIM; SDI; TECHO; Reall; Global Covenant of Mayors for Climate & Energy; Centre for Urban and Regional Excellence; Hasiru Dala, among others

What challenge is this urban innovation addressing?

Climate change is intensifying extreme weather events, which are particularly affecting those living in informal settlements. Housing, shelter materials and building techniques used for informal settlement dwellings are often unsuitable for responding to floods, fires and extreme heat, wind and rains. Indian cities, in particular, are facing some of the most extreme and prolonged heat waves, which will only intensify considering current trends. In this context, securing “a roof over our heads” is a pressing concern for residents of most cities.

Responding to this challenge in ways that provide long-term security and resilience requires local stakeholders, most notably urban poor communities, to understand existing housing conditions. Gathering this detailed information and providing affordable alternatives that can be implemented at scale requires collective efforts from the bottom up.

How does it advance more just and sustainable cities for those living in informal settlements?

The ROOH campaign aims to help deliver resilient, low-carbon and affordable homes for those living and working in informality. Aligning its vision to the UN High-Level Champions Race to Resilience and the Race to Zero Campaign, ROOH aims to provide methodologies and instruments to impact the housing conditions of those most vulnerable to climate change effects.

Working with women’s collectives from informal settlements from the SDI network, ROOH started its implementation in India, where it has conducted 17 Learning Labs in nine cities across different climate zones. These Learning Labs have allowed ROOH to design and develop a methodology to investigate and understand specific housing materials and designs, their performance and their impact on vulnerability and resilience of the homes. This resulted in a comprehensive documentation of these 17 settlements, providing an invaluable source for expanding the repertoire of more resilient and secure construction alternatives. In Pimpri, India, for example, where ROOH is in Phase 2, the residents requested the women’s collective, Mahila Milan, “for loans to have their roofs repaired and retrofitted using new sheets” in anticipation of the imminent rains.

“While there is a lot of rhetoric about the most vulnerable communities living in cities, in reality, we haven’t even touched the tip of the iceberg in understanding what their challenges are and how to find solutions that are local, specific, and demonstrate serious alternatives that can go at scale.”

– Sheela Patel, SPARC Director, at [GPL session](#)

What is this urban innovation about?

The ROOH campaign and Learning Labs implemented in India combine three approaches into an effective campaign addressing tangible changes at the household and settlement level. This also includes shifts in policies and practices of key local, national and international stakeholders. The innovation includes the following components:

- **Documenting current building materials and designs (Learning Labs):** The first innovation is the development of a methodology for exhaustive locally anchored documentation of houses’ materials, design and vulnerabilities. This includes identifying every single material used in the house, documenting how much it costs, and measuring its value in terms of climate performance. This documentation has been represented through visual elements that are easy to read and share, and which are available for local training and international advocacy. It has also allowed the development of a Resilience Index to understand what needs to be done to improve the conditions of homes in informal settlements on an individual and collective scale.
- **Advancing women-led data collection and peer learning:** Importantly, a second innovation of the Labs has been their emphasis on bottom-up actions led by women. ROOH works directly with women collectives from the most vulnerable communities in urban areas. This has allowed the Labs to identify the most critical elements in relation to houses’ design and construction recognising the first-hand experiences of vulnerabilities of those who live there. By starting with communities and identifying the materials they can afford, ROOH aims to expand their repertoire of alternatives, acknowledging that adaptation and resilience strategies must be co-produced. This is a crucial element of the initiative, as every person living informally should be able to understand their alternatives to invest their resources.

- **Inserting local knowledge into global conversations:** Finally, ROOH has innovated by mobilising a campaign to shift global conversations and resource flows by putting the material experiences of women living in informal settlements at the centre of the resilience and adaptation debates. It has mobilised the guiding principles of ‘Repair where possible’; ‘Retrofit when affordable’; and ‘Rebuild if necessary’. As presented by the initiative’s website, “‘a roof over our heads’ is an expression of security”, and poor people are constantly investing in improving the quality of their roofs [houses] to live more secure lives. This reality should be at the centre of ongoing debates and solutions developed to enhance the resilience of cities.

What is needed to replicate and/or scale up this innovation realising its transformative potential?

ROOH aims to scale up its impact by developing 100 Labs in 30+ countries, starting with Kenya, over the next three years. This development supposes not only the implementation of the Labs but will also require efforts around the training of trainers, roundtables to raise awareness and expand knowledge, and the creation of a dashboard with solutions that connect markets with communities, as showcased by ROOH [2024 progress publication](#).

The efforts to scale up also require mobilising resources to generate global impact. This entails establishing partnerships with actors from diverse sectors, including manufacturers, universities that are training architects and designers, local authorities and leaders, donors interested in climate-resilient housing, and, more importantly, community-based groups among the most vulnerable communities of urban areas.



Additional links

Website: www.campaignforrooh.org

Publication: [A Global Campaign: Roof over our heads](#)



Mapping the value chain of building materials in informal settlements

Organisation(s): IIED, SDI, Centre of Dialogue on Human Settlement and Poverty Alleviation (CODOHSA), Dialogue on Shelter for the Homeless in Zimbabwe Trust

Location: Sierra Leone and Zimbabwe

Timeframe: 2023 – 2024

Supporting and involved stakeholders: IIED; SDI; Centre of Dialogue on Human Settlement and Poverty Alleviation (CODOHSA); Dialogue on Shelter for the Homeless in Zimbabwe Trust; FEDURP-SL; Zimbabwe Homeless People's Federation; Roof Over Our Heads; Working Group on Sustainable Construction (Cities Alliance)

What challenge is this urban innovation addressing?

Informal settlement dwellers are constantly investing in incrementally improving their homes. As the effects of climate change disproportionately affect their housing structures, accessing building materials that are affordable and resilient is a key priority for most households.

However, despite its relevance, residents of informal settlements face several challenges to access affordable and robust materials: they tend to pay high costs, due to what has been termed “poverty penalty”, and struggle with issues of accessibility, transport, storage, building codes, and tenure security, among others. Studies have shown that informal settlement households in African cities spend between 15 and 30 % of their monthly budget on construction materials for repairs and improvements.

These challenges are shaped by formal and informal norms, regulations and practices alongside the value chain of building materials production and distribution. Authorities and decision-makers tend to have a very poor understanding of the multiple aspects that govern such value chains, and therefore lack the tools to develop pro-poor policy responses and interventions.

How does it advance more just and sustainable cities for those living in informal settlements?

The “Building resilient homes in informal settlements. Understanding access to building materials in Freetown and Harare” initiative aims to produce bottom-up methodologies and evidence to bring the experiences of those living in informal settlements to the debates around building materials. Strategically engaging with processes such as the GlobalABC Buildings Breakthrough and aligning efforts with initiatives such as Cities Alliance’s Working Group on Sustainable Construction, this initiative provides grounded insights on the challenges, experiences and priorities of those living in informal settlements.

Working with SDI affiliates and members of Federations of informal settlements’ residents in Freetown, Sierra Leone, and Harare, Zimbabwe, this initiative conducted an exhaustive analysis of the value chain of a series of building materials predominantly utilised in informal settlements. The analysis identified key areas of intervention and messages that have been mobilised with authorities at the local level, and with key international actors and agenda-setting processes. Additionally, the teams have produced methodological guidelines for other SDI affiliates in other countries to continue a bottom-up mapping of the value chain of building materials in informal settlements.

“For us, the issue of building materials was not something that we were actively discussing before this project. It was more or less in passing or something incidental. So, this project brought this discussion to the fore.”

– Patience Mudimu, Dialogue on Shelter, Zimbabwe, from [IIED Briefing](#)

What is this urban innovation about?

This initiative has opened up an innovative approach to research and advocacy activities to improve the access to affordable, resilient and robust building materials in informal settlements. The innovations advanced by this initiative include the following components:

- **Highlighting key agendas to approaching building materials from a justice perspective:** Discussions about sustainable building materials tend to be highly technical and detached from the experience of building materials. The grounded documentation and close analysis of this initiative has allowed to identify key aspects that national and local governments need to consider when designing policy responses or interventions from a justice perspective: Considering the complexity of livelihoods alongside the value chain; highlighting the role that tenure security and risk thresholds play in decisions about building material; promoting a fairer distribution of climate change burdens and responsibilities; and prioritising solutions that address governance issues over technology solutions.
- **Advancing a bottom-up methodology and capacity building at the local level:** This initiative was developed by co-creating a methodology of knowledge co-production between SDI affiliates, Federation members and researchers. Working together with informal settlement residents, the team identified and interviewed extractors, producers, transporters, suppliers, builders and users in the value chain of selected materials. This methodology also included youth involvement through the production of videos by local Know Your City (KYC) TV teams. By systematising this methodology in a “how-to guide” for community-led approaches to analysing the value chain of building materials, the initiative aims to strengthen capacities across the SDI network to organise and advocate for more fair access to affordable and resilient building materials.

- **Bringing informal settlements into wider construction industry debates:** The construction sector is currently off-track for reaching the goal of decarbonising by 2050. Considering that informal settlements are the predominant form of urbanisation in many countries, it is crucial to mainstream these debates and messages in global conversations about building materials. This initiative has aimed to do so by bringing to the forefront the grounded experiences from Freetown and Zimbabwe, while engaging through key messages and recommendations with global processes and debates such as the GlobalABC Buildings Breakthrough, and efforts to implement the 2023 UN-Habitat resolutions on Housing for All and Accelerating the transformation of informal settlements and slums.

What is needed to replicate and/or scale up this innovation realising its transformative potential?

The experiences from Freetown and Harare are only pilots that demonstrate the power of looking closely at the full material process behind the construction of houses in informal settlements. To replicate and scale up this exercise and realise its transformative potential it is necessary to mobilise resources to expand the methodology across different locations, to review and sharpen key messages at the local, regional and global level. There are also important knowledge gaps that need to be addressed to better understand the multiple social, political, cultural and environmental systems that shape the value chain of building materials in informal settlements. Finally, to advance any meaningful effort to support access to affordable and resilient materials, it is indispensable to address the challenges of tenure insecurity as a foundational first step.



Additional links

Article: [Building resilient homes in informal settlements](#)



Global networks re-framing informality: Interconnected solidarity and advocacy efforts

Organisation(s): Several international networks, coalitions and organisations

Location: Global

Timeframe: Ongoing

Supporting and involved stakeholders: Grassroots organisations; multilateral agencies; research organisations; governments

What challenge is this urban innovation addressing?

Decisions about local and global urban processes are deeply intertwined. Often, political choices and commitments made in international spaces have implications for national and local interventions carried out either by public or private actors. The spaces of civil society to participate in decision making, both at national and multi-lateral spaces, are in constant threat of being reduced. According to CIVICUS, a third of the world's population lives today in countries with 'closed' civic space, where "state and powerful non-state actors are routinely allowed to imprison, seriously injure and kill people with impunity for attempting to exercise their rights to associate, peacefully assemble and express themselves". This is the highest percentage since 2018, when the measurement of civic space conditions began. Conversely, only 2 % of the world's population enjoys freedom to associate, demonstrate and express dissent without significant constraints. For informal settlements communities and organisations, this shrinking of civic spaces is a critical challenge, particularly due to the persistent criminalisation of informality, occupations and social movements.

How does it advance more just and sustainable cities for those living in informal settlements?

Many of the urban innovations in informal settlements have been developed, sustained, and amplified by the efforts of regional and global networks of civil society and grassroots groups. With different histories, trajectories, scope and ways of working, several international networks and coalitions have been at the forefront in contesting the criminalisation of informality and providing alternative pathways of transformation. These include the Habitat International Coalition (HIC, since 1976), the Asian Coalition for Housing Rights (ACHR, since 1988), Huairou Commission (since 1995), Slum/Shack Dwellers International (SDI, since 1996), Women in Informal Employment Globalizing & Organizing (WIEGO, since 1997), and the Global Platform for the Right to the City (GPR2C, since 2014), among others. The impacts of these networks' work – whose histories are interconnected in several ways – are difficult to isolate from wider and always-changing dynamics and processes. Firstly, they have participated in global and multi-lateral spaces and fora, sometimes being recognised as key actors in such instances. Their role, however, is far from secured, and is part of continuous negotiations vis-a-vis other powerful actors such as the private sector. Secondly, their impact also lies in their role in transferring practices and ways of doing through horizontal exchanges and learning, allowing thousands of local organisations to mobilise and implement initiatives that re-frame and de-criminalise informality.

“We set up a network of organisations that are working directly on the ground in all of our countries. (...) The settlements of the communities that we work with are often not even visible on official city maps. The starting point is to get governments to acknowledge the existence of these settlements. This is where the data comes in.”

– Beth Chitekwe-Biti, Director at SDI Secretariat, interviewed by Lissa Harris

What is this urban innovation about?

Although using different strategies, all these networks have advanced effective ways to reframe informality debates and approaches. Building solidarity and collaborative ways of working, the key innovations they have mobilised include:

- **Learning through horizontal and trans-local exchanges.** These networks are formed by members working on local realities in hundreds of locations. A key innovation has been to advance and implement methodologies for exchanging knowledge and practices, as a way to build solidarity and a sense of belonging and facilitate peer-learning about strategic approaches. For example, since its formation in Asia, ACHR has facilitated regional community-to-community exchanges and workshops, strengthening the knowledge and capacity of its members. Likewise, HIC has set up a series of co-learning spaces, which are “cross-regional, multi-session encounters (...) to generate and multiply emancipatory learning practices”. These peer-learning exchanges inspire action and mobilisation at the local level. Within the SDI network, regional hubs host regular peer-to-peer learning exchanges supporting experience-based, action-oriented cross-learning between member Federations.
- **Establishing and sharing rituals, collective ways of working and setting precedents.** The coalitions, through visits and exchanges, have been able to establish principles, rituals, and ways of working that have been key to the progress of inclusive transformation of informal settlements locally. Both ACHR and SDI affiliates, for example, have for decades utilised collective saving groups as a way to mobilise the community, strengthen a sense of belonging, and create collective bargaining power and financial capacities. Saving groups are accompanied by rituals and processes adapted to local realities, while allowing a common language. Likewise, these networks have promoted the advancement of pilot experiences that serve as precedent setting to demonstrate that inclusive transformation is possible.
- **Producing evidence, advocating and contesting narratives.** Important for their work has been the use of evidence and advocacy strategies to contest narratives and propose alternative approaches. Working with their members and in partnership with research institutions, these coalitions have been able to produce and mobilise meaningful knowledge. WIEGO, for example, has produced a vast body of knowledge about the informal economy which has become critical for the acknowledgement that the majority of the world’s workforce is informal. SDI has built an extensive database product

of self-enumeration practices from more than 5,000 slums, available at the Know your City platform. Another example is the Violation Database of HIC’s Housing and Land Rights Network, which maps eviction, dispossession, destruction and privatisation-related cases. All these efforts are crucial to contest the invisibilisation of informality from official narratives.

- **Drawing on strategic existing frameworks and commitments.** These networks’ efforts have strategically and persistently engaged with existing consensus frameworks to advance the inclusive transformation of informal settlements. The Huairou Commission, for example, began precisely on the side of the 4th World Women’s Conference in Beijing in 1995, in a tent for grassroots women leaders. Since then, it has become a global organisation seeking for paradigm shift in development policies. Importantly, coalitions such as GPR2C and HIC have an explicit rights-based approach and have been able to strategically draw on human rights frameworks and international commitments to advance their agendas. All together, these are all strategy-driven coalitions that find ways to act through existing frameworks.

What is needed to replicate and/or scale up this innovation realising its transformative potential?

To scale up these efforts, there needs to be a deep transformation of spaces of international negotiation and multi-lateral agencies, ensuring opening to democratic civil society coalitions, vis-a-vis the private sector. Civil society groups need to be part and parcel of the conversations, decision-making and guidelines to transform informal settlements. Secondly, there is also the need for more spaces of coordination and collaboration across networks, to promote synergies and strategic decision-making. Finally, it is critical to facilitate more resources to support the core functions of many of these organisations. With a funding landscape facing several challenges, civil society groups often find themselves constrained by funding restrictions, donor-driven agendas, and strict funding requirements and environments. It is crucial to facilitate more flexible, sustained and reliable funding opportunities for the reproductive and support role these organisations play.



Additional links

Websites: www.hic-net.org; www.achr.net; www.huairou.org; www.sdinet.org; www.wiego.org; www.right2city.org

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