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**Risk and insurance in low-income
and informal urban environments**

By Cassidy Johnson

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Focus On

Risk and insurance in low-income and informal urban environments

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"*While the loss of poor people's assets may have low economic value in absolute terms, it can nonetheless represent an existential loss for them*"

(Hillier, 2018)

Is insurance a relevant or valuable way for people living in low-income and informal urban environments to manage disaster risks or other shocks and stresses? What research is needed to understand this better? This piece presents excerpts from a think piece commissioned by the Economic and Social Research Council (ESRC) on risk and insurance in informal urban environments. In urban centres of low- and middle-income countries, those who are living and working in informal or low-income areas of the city suffer a greater risk of disasters or stresses that result in absolute loss. This could be damage to physical structures and other assets, or to health and livelihoods. Some families may have some capital to fall back on: savings, remittances, or social networks, but the largely cash-based economy of cities means that the necessities of life, such as food, water, access to toilets and medical care require cash. Even small disaster events can push families into poverty traps. At the same time, a house is often both a dwelling unit and workplace for the production and storage of goods, especially for women. Conditions of poverty in some urban areas mean that people living or working there are more vulnerable to disasters because of different and intersecting aspects, such as: insecure land tenure, over-crowded

and poor-quality buildings, precarious employment, and limited access to urban infrastructure and services, including affordable healthcare. Additionally, low income and informal environments are generally in locations that are more exposed to a spectrum of hazard events such as storms, floods and landslides, including slow onset hazard events, like water or heat stress. However, public health outbreaks and human-made disasters, like evictions and fires, are more common. Climate change is also leading to increasing numbers of hazard events across this spectrum, as outlined in the IPCC Sixth Assessment Report (Dodman et al., 2022). Furthermore, Covid-19 has resulted in new forms of economic marginalisation and vulnerability in low-income urban environments. It has also brought about experimentation with new mechanisms of financial support in places such as Brazil, including widespread social protection payments for the poorest and for workers. Within the frameworks that form the UN Agenda 2030, including the Sustainable Development Goals (SDGs), insurance is explicitly recognised as a key vehicle to enable the risk sharing and transfer solutions required for greater global resilience (Weingärtner, Simonet, and Caravani, 2017). Traditionally, the insurance industry has either focused on insuring physical assets (like housing or infrastructure: things that the poor have little of), on health insurance, and more recently on agricultural crops. In rural areas, large-scale risk pooling is enabling agriculture, or crop insurance, to become a more commonplace way to manage drought and other climatic events. The African Risk Capacity Group and the InsuResilience Solutions Fund, which promotes the development of climate risk insurance products in emerging countries, are examples. Also, for large-scale natural hazards like hurricanes and earthquakes, there are regional risk pools such as the Caribbean Catastrophic Risk Pool. However, the use of market insurance in informal and low-income urban environments is not widespread. Although the private sector might

believe there is a market, the poor cannot afford to pay for insurance, or there is a lack trust in the system. This impedes innovation on the part of the private sector. In theory, insurance could protect against larger losses, yet efforts to provide universal access to insurance (like micro-insurance) has faced multiple obstacles, including weak institutional and legal capacity, affordability and trust issues, gender-blindness, and high transaction costs. Uptake among the poor remains low (Platteau, De Bock and Gelade, 2017). Urban community-driven organisations such as the Community Organizations Development Institute in Thailand (CODI) and Slum Dwellers International (SDI) have established insurance, or welfare funds, in some communities, using a proportion of funds collected from savings groups. These are sometimes matched with other community funds. The Mahila Housing SEWA trust in India has been experimenting with micro-insurance to help members manage disaster events, such as damage to their houses or community infrastructure due to floods; healthcare costs owing to heat stresses and vector borne diseases; and loss of work-days and productivity due to extreme temperatures or flood/water-logging. In Ahmedabad, India, pay-outs to members triggered by heat warnings generated by through the city's Heat Action Plan have been trialled. This kind of index-based insurance, where pay-outs are based on an event happening rather than calculating losses for each person, is promising for urban areas but requires greater financial backing to scale up (Tinh and Hung, 2014).

This piece presents excerpts from a think piece commissioned by the Economic and Social Research Council (ESRC) on risk and insurance in informal urban environments.

'Insurance-based approaches', rather than insurance

The concept of 'insurance-based approaches' is perhaps more useful than considering 'insurance' alone. This term can refer to a suite of methods that are related to applying financial tools to manage risks (Linnerooth-Bayer and Hochrainer-Stigler, 2015; Hallegatte et al., 2016; Clarke and Dercon, 2016). Insurance-based approaches can be typified at three different scales, that of the individual or family, meso-level, and national/international level (Table 1).

Are insurance-based approaches an appropriate and ethical response?

Several concerns about the appropriateness of insurance in the context of informal and low-income urban environments must be recognised. These include:

- How well does insurance support the well-being of low-income families in urban areas?

- Who bears the costs of insurance? Is it asking poor individuals to manage cumulative and global/societal risks, when in fact the risk burden needs to be shared?

- What ability do insurance-based approaches have to address the root causes of vulnerability, e.g. poverty and inequalities affecting women and girls, older people, people with disabilities, and marginalised and vulnerable groups?

We need better evidence for the validity and efficacy of applying insurance-based approaches, and the relevant methodologies to obtain this (Hiller, 2018; Knudson, 2018; Panda, Architesh, and Surminski, 2020). Currently, it is hard for researchers to access data from many existing insurance schemes. Insurance is also a lens through which to understand contemporary societal dynamics within the context of risk and disaster studies, such as how uncertain future catastrophes are rendered knowable and governable, and how insurance is shaping the political landscape of risk and responsibility. For more on this, see the special issue on Climate and Insurance in the journal Economy and Society (Collier, Elliott and Lehtonen, 2021).

A research agenda

Based on a review of recent international research projects and programmes, literature, and interviews with key stakeholders, four thematic areas for research have been proposed. These are discussed in turn below, and are followed by a discussion of their methodological, data and capacity-building needs. First, the development of better information on the vulnerability of, and hazards and losses for, informal and low-income urban environments; including gender disaggregated analysis to provide a clear picture of who is facing daily and regular hazards. There is a need for innovations in the language and metrics that feed into risk modelling, so that information can be used by community groups to advocate for access to financial services and rights, rather than perpetuating the status quo of insurance terminology. More insight is needed into:

- Vulnerability in informal urban areas including different kinds of work and workers (i.e. informal SME sector, domestic workers) and their exposure to risk; information about infrastructure; migration patterns; and the economic relationship between urban and rural areas.

- The impacts of slow onset disasters that are increasingly affecting urban informal environments, such as heat stress, water stress, water logging, and vector-borne diseases and how multiple, linked hazards interact.

- The magnitude and frequency of losses of the poor, and how disasters translate in monetary terms through loss of work and

Financial tools at different scales that are part of insurance-based approaches for supporting people who live and work in low-income and informal urban areas.

Scale	What it is	Examples of financial tools
Individual level	Insurance-based approaches that individuals/families living or working in informal and low-income urban settings could access	• Informal risk sharing networks (like among families) • Semi-formalised networks (such as savings groups) • Micro-insurance • Social protection
Meso-level	Collective approaches where government or risk aggregator, such as a cooperative, is the policyholder.	• Formalised risk sharing networks through civil society organisations providing financial products to members • City-level risk pools for disaster response, social protection, reconstruction, or infrastructure repair/replacement
National and International level	Ways national governments or donors can use insurance-based approaches to support urban residents with disaster response, social protection, reconstruction, or infrastructure repair/replacement.	• Sovereign risk financing • Regional catastrophic risk pools

opportunities; rising costs of health care; energy requirements; damage to housing and other assets. For example, a couple of hot days can compromise working hours and spoil vegetable stocks. A factory closed by a flood does not just bring production losses for the business, but also losses for the workers too.

Second, understanding people's current financial arrangements, both informal and formal, for coping with disasters. For example:

- How are women and men currently mitigating risk through finance? What are their financial coping mechanisms for disasters or episodic events?

- To what extent do people have informal arrangements and do those break down larger disaster events?

- How do savings groups function as disaster finance and how do they cope with rapid change, such as what has happened during the pandemic?

- What are the financial coping mechanisms for urban-rural and international migrants?

- What is happening when remittances are stopped due to economic crises elsewhere?

- How do people access insurance: through unions or other non-state entities?

- What are the tensions about illegality: documents and identity, banking service access?

Third, are there innovations that could make insurance effective in low-income environments? Research is needed to explore new concepts, new mechanisms, and new tools (Shanz and Kai-Uwe, 2021). It is hypothesised that insurance markets in informal and low-income urban environments cannot be created by top-down structural measures, but rather meso-level organisations or bottom-up measures of networking and risk pooling are needed. As one of the respondents put it, "We need instead to figure out how to build bottom-up – to put small pieces together to make something big."

The kinds of innovations that could be explored include:

- Collective insurance in which federations and cooperatives act as risk aggregators. The poor are likely to be excluded from micro-insurance schemes where the individual is the policy holder due to affordability, political, social or economic marginalisation, or other reasons. Rather, joint liability (in small groups) could be deployed to create credit mechanisms for the poor. There have been some pilot studies in India where savings groups provide credit to low-income urban groups, and federations function as credit unions. to provide access to members' savings and emergency loans.

- The distinction between savings and insurance cultures. A savings culture is based on deep bonds of trust. Insurance is very individualised. What would it mean to culturally communicate the idea of insurance?

- Innovations centring on the needs of women, many of whom have increased difficulty in accessing credit.

- Insurance employing similar methods to how people already manage their finances. For example, traditional credit and savings instruments that women depend on to tide them over during contingencies. There is a need to better understand the possible complementarities between formal and informal practices, for instance by offering insurance via a pre-existing informal group.

- Capturing two or more risks (health, livelihoods, assets) and understanding the possibility for joining various types of insurance. For example, the potential to create systems that protect the houses of the poor who would lose both their home and workplace. Consider what insurance for evictions might look like, or risks that would not come within the state legal framework.

- New ways of quantifying asset values. What is the asset value of a house that is not completely formal or built?

- The use of new and expanding technologies for improving insurance applications, such as mobile technologies for insurance access and distribution; Artificial Intelligence for monitoring risks; blockchain as a financial apparatus.

Fourth, more research is needed that can evaluate current insurance-based approaches, for example:

- Understanding how insurance-based approaches can be applied for city governments to enable them to better meet their population's needs both during crises and for recovery. There are some interesting examples of municipal risk pools, such as The Philippines City Disaster Insurance Pool, and experimentation in Western Cape, South Africa.

- Evaluating how effective parametric insurance applications are in urban informal and low-income environments. Understanding how well off-setting people's losses can work, and what hazards could be modelled accurately.

- Considering how social protection measures work reduces inequalities, for which groups, and in which contexts (Ulrichs, Slater and Costella, 2019). The UN Research Roadmap for the COVID-19 Recovery contains priorities around social protection, remittances and financial mechanisms for resilience (United Nations, 2020), which speaks to many of the research agendas outlined here.

What are the methodological needs?

- Research that specifically explores the gendered dynamics of insurance, including using disaggregated data and gender-sensitive designs. Many insurance schemes are gender-blind, such that they exclude women or increase household inequalities. Research needs to bring out unintended consequences that may deepen existing inequalities.

- Large scale and systematic studies.

There are many case studies, but what is needed are larger surveys that are comparable across many urban areas to build up a clear picture of the risks faced by the informal sector, current financial coping strategies, and possible demand. Collaborations and partnerships are needed across countries to undertake and sustain this work over-time.

What are the data needs?

There is quite a lot of data available in any given urban area, but this needs to be brought together and translated so that it can be used for modelling. This includes high-quality and updated census data, including from informal settlements and geo-referenced codes, as well as support for community-generated data. Greater support is needed to push community-generated data into data infrastructure, to make uneven data more comparable and harmonised across cities and regions. Disaggregated data that is gender specific, sector specific and worker specific must be developed.

There is also a need for panel data to understand better how hazards, exposure and vulnerability changes over time and across life stages. This relates to a wider need for life course data in LMICs as part of the data infrastructure for multiple areas of research, for example cohort studies over time.

Data must be made more accessible through investing in digital information, operations and systems. For example, many municipalities are paper-based. This would enable data sharing across different levels of urban government and across and relevant services.

What are the capacity-building needs?

Capacity outside academia:

- Investment in the skills and capital of the public sector to develop databases and to appropriately share and link them; to make use of administrative data and translate this into information and policy.

- Training within national and local governments and NGOs on identifying oncoming disasters in order to target early action and relief; on disaster risk finance and its potential role in disaster risk management.

- Developing a common language with women and poor communities to talk about and understand disasters and climate change, and to identify, assess and record climate impacts. This requires a language that is both useful for advocacy, but also moves beyond the identification risks and vulnerabilities that may inadvertently make insurance more expensive.

- Building the financial capacities of poor communities to design and operate contingency funds and financial risk management strategies at the community-level.

Researcher capacities:

- Training researchers who deeply understand urban informality and risk actuary or insurance in ways to strengthen links with policymakers. Specialised training in both fields is needed to have a research workforce able to work across and be embedded in these areas in order to significantly advance related research.

- Researchers trained and employed in-country to strengthen national systems that manage risks, with the understanding of the local context needed to drive innovation.

- Researchers with skills to work with the insurance industry, digital technology, and entrepreneurial skills to help communities take the research a step further.

- Interdisciplinary research bringing together disciplines that would traditionally be needed in insurance-related work, such as hazard scientists (hydro-meteorological, geophysical and biological), with economists, financiers, statisticians, information technologists, data scientists, lawyers, sociologists etc. Need for additional disciplines that could address urban issues: architects, engineers and social sciences scholars of urban planning, labour studies, women studies, city governance, disaster management, climate change adaptation, policy studies, and international development.

- Researchers with the skills to work together across stakeholders such as national and local governments, civil society and NGOs, development banks, development insurers, knowledge organisations in the insurance sector, private sector insurance, and in some cases bilateral donors and humanitarian agencies.

Conclusion

This piece has outlined a research agenda for looking at risk and insurance in informal and local income urban environments. The first step in achieving this agenda would be to convene stakeholders in this nascent area of work to stimulate conversation on this topic and establish new relationships. This could lead to co-production with communities, researchers, governments and insurance stakeholders to design solutions at scale, that are feasible for helping urban residents to manage livelihoods, health and asset risks. It could also lead to evaluating the impact of insurance approaches in urban areas in meeting the needs of the poorest.

Acknowledgements

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Head On

A message from the **Knowledge in Action for Urban Equality** Principal Investigator, Caren Levy: "After 4½ years of extensive research and capacity building across six work streams and twelve cities in African, Asia and Latin America, the Knowledge in Action for Urban Equality (KNOW) is drawing to a close. To all who have followed KNOW, accessed our resources, participated in the Dialogues in Urban Equality, and particularly during the pandemic, engaged with our webinars and website, I would like to thank you for your engagement, interest and support.

We shared a wide range of KNOW findings in the KNOW Final Conference, and a recording of the webinars for each of the seven themes will continue to be available on the KNOW website, as will all our resources and information of the work undertaken across the KNOW work streams and cities. We will continue to update our website as publications and other resources are published.

The challenge of urban equality, and of shaping and making cities that offer a decent life to all its citizens, is one of the urgent priorities of our time. The KNOW programme has demonstrated how important a collective and inclusive approach to research and capacity building is, with its emphasis on partnerships with equivalence and the application of knowledge co-production that generated such rich findings and practical outcomes. During KNOW the critical links of urban equality to both the impact of and the response to crises like the pandemic and climate emergencies, was highlighted again and again. Given the growing proportion of the world's population living in cities, shaping pathways to urban equality is central to the peace and prosperity of our future. The programme of work outlined by KNOW, building on valued international partnerships
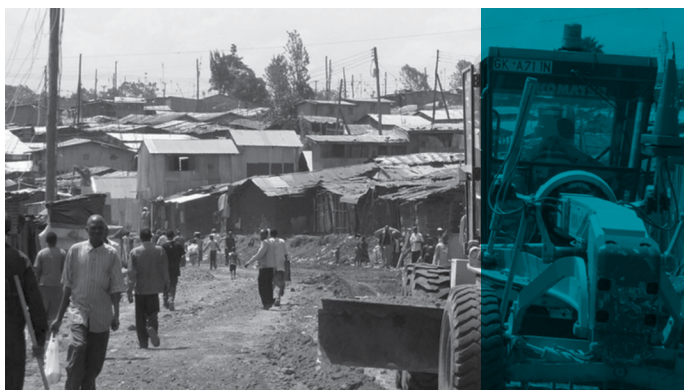

The KNOW team at the 2020 KNOW annual workshop in Bangalore, India.
Source: David Heymann, 2020

and practice-based research and teaching developed in the DPU over nearly seven decades, will continue in different ways, in The Bartlett DPU and beyond. We look forward to our future engagement with all who share the same commitment to knowledge in action for urban equality".

Barbara Lipietz and Adriana Allen were lead contributors to the ground breaking UNEP/UN-Habitat (2021) **GEO for Cities Report: Towards Green and Just Cities**. In Chapter 2 on Urban Dynamics for Environmental Action, Barbara together with Riya Rahiman, Sara Hughes, Lubaina Rangwala, Alexa Waud and Kobie Brand, develop a sober analysis of the current state of cities and challenge the oft-repeated 'truism' of international discourses - that the climate emergency will be addressed in and through cities. Whilst not altogether wrong, they argue this is highly conditional on cities actively embarking on transformative trajectories, which require addressing both social inequalities and multiple environmental crises which are fundamentally intertwined. This entails overcoming deep-seated locks into unsustainable trajectories. In chapter 5 on Achieving Urban Transformation: From Visions to Pathways, Adriana Allen together with Jeb Brugmann in collaboration with Rahul Sharma,

Blake Robinson and Hancheng Dai argue that although fair access to resources is a key component of transformative change, efforts to build justice show that focusing solely on such access and distribution is not enough. Pursuing environmentally sustainable and socially just urban development therefore demands tackling processes of maldistribution and misrecognition in cities, while also seeking equality in decision-making participation and striving towards nature-positive actions. In short, urban development requires bridging actions towards justice, environmental sustainability and resilience through everyday planning and political practices, while critically examining historical urban trajectories and the factors that make them unjust. Barbara presented key findings of the report at the Nature of Cities Festival in March 2022. The full publication is available here.

On 24th November 2021, Catalina Ortiz participated in the webinar **Citizen participation in planning: from the neighbourhood to the city** hosted by the International Institute for Environment and Development (IIED). This event showcased the main authors of the special, citizen participation issue of the journal Environment and Urbanization (E&U) (Volume 33 Issue 2).

Under government plans for informal settlement upgrading, houses are being demolished to clear space for road widening and urban infrastructure development within Soweto East village of Kibera, the largest informal settlement in Nairobi, Kenya. Source: Victoria Hickman.

As part of ongoing collaborations with the GLA 24-hour team, Alessio Koliulis is working with Julian Siravo, Head of Urban Research at Autonomy, on the design and implementation of a **Night Hub** pilot in the London Borough of Waltham Forest. The future Night Hub is conceived as a 'cabmen's shelter 2.0' serving the needs of delivery and gig economy drivers working at night.

Alessio Koliulis is also part of a team featuring GLA 24-hour and the Living Wage Foundation representing **London in Global City After Dark**, a network of cities connecting key night-time stakeholders internationally.

Catalina Ortiz participated in the conference **Counter-mapping the city** on 15th and 16th February 2022. She presented the paper 'Counter mapping barrios populares: the co-creation of a Living Heritage Atlas of Moravia, Medellin' and moderated the panel: Pandemic cities, crisis and urban development.

Raktim Ray is currently a co-investigator of the Kings Somerset House Artist Collaboration project: **Artifacts of Resistance: Creating Archives of Transnational Protest Movements**. As part of the project he will be organizing a student workshop on 27th April 2022. Further details can be found here.

The sixth edition of the **Global Observatory of Local Democracy and Decentralization (GOLD)** Report is being produced by United Cities and Local Governments (UCLG) in partnership with the KNOW team. Caren Levy, Camila Cociña and Alexandre Apsan Frediani are part of the GOLD

VI Steering Committee, as well as several DPU members as contributors and authors. GOLD VI will be published in October 2022 under the title 'Pathways to Urban and Territorial Equality: Addressing inequalities through local transformation strategies'. The Report will focus on how local and regional governments can address growing inequalities by creating pathways to equality around commoning, caring, connecting, renaturing, prospering and democratising.

The GOLD VI Report has been produced through a large-scale international co-production process, bringing together over a hundred representatives from local and regional governments, civil society organisations and academics. The first set of co-produced outputs is the GOLD VI Working Paper Series, of which the first 13 issues have been published and are available to read here.

Catalina Ortiz was invited to be part of the event **Social Infrastructures of Care** organised by Pontificia Universidad Catolica del Peru on 26th January 2022. This event showcased the results of the project KNOW: Conocimiento en Acción para la Igualdad Urbana and enabled a dialogue with international researchers and local government officials to discuss the impacts of the project.

KNOW, in partnership with the Institute for Global Prosperity (IGP), have been working alongside the Centre for Community Initiatives (CCI) and community partners to **co-produce a localised prosperity index for informal settlements in Dar es Salaam**. The first part of the research (2018-2020) involved focus groups with residents. Community members and researchers analysed the findings and developed a 'prosperity model' to visualise community priorities. The

Archives of Transnational Protest Movements. Source: King's x Somerset House Studios

second part of the research involved turning the model into a survey to measure prosperity. Over 1,000 households were surveyed by community researchers in early 2022. The team spent a week together in Dar es Salaam (28th March – 1st April 2022) to develop and share the research findings with key stakeholders. These will be turned into a 'Prosperity Index' representing how prosperous people feel, and what supports/ prevents people from living a good life.

Developed as part of an activist-orient-

a canvas upon which more just forms

ed pedagogical collaboration between the MSc UDP Practice Module and the community-based Southwark Planning Network, the **Our Land: Southwark Stories Audio-visual project** was designed to document and amplify community perspectives on the use, abuse and potential of public land in the inner-London Borough of Southwark. At a time when public land is too often conceived as a private asset of the local state, to be assembled, packaged-up and released to private developers, this project serves two main objectives: it directs critical attention to the deleterious effects of this dominant planning approach on diverse urban fabrics, and highlights the enduring potential of public land as

of city making might be imagined and unfold. After all: "If you can't do this on public land, where else can you do it?" (Richard Lee, Southwark Planning Network Member). Funded by the DPU, the project was coordinated by Barbara Lipietz and Tim Wickson in collaboration with Southwark Planning Network and the interdisciplinary media artist Daniel Oduntan. More information about the project and the seven videos are available to view here.

Catalina Ortiz with the BUDD team led the **Urban Design Otherwise** conversations series 2021-22. The series aimed to explore the possibilities for shaping a plural urban design that questions how to decolonise our practice to foster spatial, epistemic and racial justice through both scholarship and practice. The series included events on the following themes with international guests and several BUDD alumni: Towards Anticolonial Design: A Methodological Approach to Activist Practice, Re-earthing Urban Design: Radical theory and practices, and Diasporic Geographies: voices from the south(s).

Under government plans for informal settlement upgrading, houses are being demolished to clear space for road widening and urban infrastructure development within Soweto East village of Kibera, the largest informal settlement in Nairobi, Kenya. Source: Victoria Hickman.

Research

Sanitation for All: A river running through Kroo Bay, Freetown. Source: Ryan Smith

The practice module of the DPU MSc in Environment and Sustainable Development (ESD) has joined forces with the action-research project **OVERDUE: Tackling the sanitation taboo across urban Africa**. Led by Adriana Allen and Julia Wesely, this Learning Alliance adopts a comparative and feminist political ecology perspective to advance socio-environmental justice across urban Africa. It brings together DPU ESD staff and students, and OVERDUE partners from Mozambique, Sierra Leone, Tanzania, the Democratic Republic of Congo, Senegal, Madagascar and Ivory Coast, to explore four thematic pathways to just sanitation: Securing tenure to enable household sanitation improvements; supporting sanitation workers engaged in servicing off-grid sanitation facilities; using shared and public sanitation facilities; and closing the loop. Over four months, the Learning Alliance is conducting remote and on-the-ground research, culminating in a practice engagement in May to collaboratively develop regional advocacy campaigns for each of the four pathways. More information on the ESD Learning Alliances can be found here.

In January 2022, Alessio Koliulis began working as Postdoctoral Research Fellow at The Bartlett School of Architecture. Alessio works with Principal Investigator Ben Campkin on **Night spaces: migration, culture and Integration in Europe**, a transdisciplinary project researching how night spaces are produced, imagined, experienced and narrated by migrant communities across eight European cities.

Congratulations to the Practicing Ethics team who have been awarded a prestigious **RIBA President's Award** for the incredible open-access online resource Practising Ethics prepared by David Roberts, Ariana Markowitz (Bartlett Ethics Commission, UCL) and Knowledge in Action for Urban Equality Investigators, Jane Rendell, Yael Padan, and Emmanuel Osuteye. The resource provides guides and pioneering free educational tools for emerging and established built environment practitioners. These provide methods for teaching how to identify ethical dilemmas that may arise in research and practice.

Barbara Lipietz received a UCL Cities Partnership Grant for a project on **Urban Alliances towards the Just City: Exploring Collaborative Innovations** to address 'displaceability' in globalising cities. The project will explore urban displacement and displaceability, phenomena which are on the rise in most cities and have arguably become critical characteristics of contemporary urbanisation. Displaceability refers to the susceptibility of groups and individuals to eviction or distancing from these rights and resources. As part of a growing collaboration with colleagues at Paris 8 and the Laboratoire LAVUE, the project brings together researchers and activists from Paris, Cairo, Colombo, London and Tel Aviv to develop a global comparative research agenda. The project seeks to support the development of place-based and rigorous analytical capacity to support resistances and more just urban futures.

Raktim Ray has received funding from The Centre for Critical Heritage Studies for the project: **Tracing the Everyday Sensory Heritage of Kolkata Streets**. His team includes Rishika Mukhopadhyay (Department of Geography, Durham University), Sayantan Das (Dum Dum Motijheel College, Kolkata, India), Nilanjan Das (artist and trustee at Hamdasti Artist Collective, Kolkata, India). The project will engage with the public and create a platform for recognition of everyday urban heritage of the 'ordinary'. It will also curate a walk along with an exhibition in Kolkata navigating and experiencing the smell and soundscape of the city. Lastly it aims to co-create a participatory archive of sensory heritage of the urban everyday through QGIS. Further details can be found here.

Hands On

Catalina Ortiz and Caren Levy were In 2021, Kamna Patel was appointed an expert panel member to **Research England (RE)** and the **Office for Students (OfS)** on their £8 million call to improve access and participation for Black, Asian and Minority Ethnic students in postgraduate research studies. At the conclusion of the call in October 2021, Kamna is now on the steering group advising the funders on the design, implementation, impact and evaluation of the programme over the next five years. Also in 2021, Kamna was appointed to the advisory group for Accelerate, a design, education and mentoring programme of Open City that provides access to young people and aims to increase diversity in built environment professions.

On 25th November 2021, Catalina Ortiz was invited to be part of the event **Abandoning and Remaking Heritage in the Age of Planetary Decolonisation** in conversation with Emilio Distretti, Hammad Nasar and Decolonizing Architecture Art Research. This event was part of the 'The Mosaic Rooms' public programme for the exhibition Stateless Heritage by DAAR - Sandi Hilal and Alessandro Petti.

On 8th March 2022, the Tamil Nadu Urban Sanitation Support Program (TNUSSP) launched the third edition of the **Women in Sanitation campaign**. The campaign brings to the fore the stories of women professionals in the sanitation sector and generates much-needed conversations on the challenges and biases women face.

The OVERDUE team **Tackling the sanitation taboo across urban Africa** contributed by raising the voices of women working in sanitation in Beira (Mozambique), Dar Es Salaam (Tanzania), Kinshasa (DRC), and Saint Louis (Senegal). Videos and further resources on the campaign can be accessed here.

How do we learn cross-regionally to strengthen advocacy on feminist approaches to habitat? This question was at the heart of the first **Habitat International Coalition (HIC)** Co-learning Spaces meeting. HIC, in collaboration with Adriana Allen and Julia Wesely as part of the KNOW programme, have brought together a group of facilitators from Africa, Middle East and Latin America, to co-design, plan, implement and consolidate an online course to advance habitat-related human rights. During February, 81 HIC Members, friends and allies engaged in four sessions and across four languages to learn together about the local, regional and global histories of feminist struggles; violence and inequalities; care and other works; and feminist advocacy strategies, leading to the formation of a cross-regional working group on gender justice.

Catalina Ortiz, Natalia Villamizar-Duarte and Kalliopi Fouseki won the Centre for Critical Heritage Studies Small grant for the project **Counter mapping diaspora and queer communities' living heritage in Sheffield**. This project involves the BUDD team and students along with the organisations Resolve Collective, SADACCA and Gut Level. This project aims to learn from diasporic and queer communities' legacies and stories to question traditional practices of urban design which often lack understanding of the spatial heritage of diverse communities

Barbara Lipietz contributed to the elaboration of **Just Space's 'pluriversal' Community-Led Recovery Plan**. The plan was developed during COVID 19 by over 60 community groups networked through Just Space. It proposes a set of policies and a call for action for a people-centred, post-pandemic London that has the potential to reverse the inequalities exposed by the pandemic. The plan was developed through a series of workshop debates over 2020 and 2021. Grassroots discussion and inputs into the plan were kickstarted by a collaborative action research partnership between Just Space and MSc UDP in the Autumn of 2020. The project, designed and coordinated by Barbara Lipietz, Tim Wickson and Richard Lee (Just Space), with Dana Sousa-Limbu, centred around the production of an audio-map of London's diverse communities, tracking the impact of Covid-19 and lockdown measures and offering grassroots perspectives on building-back fairer post-pandemic. The report can be found here.

Rita Lambert received a UCL Knowledge Exchange and Innovation grant for her proposal for a new project entitled **Linking asylum hotspots: exchanging strategies towards dignified refugee reception and sustainable island systems**. Working with partners in five refugee 'hotspot' islands: Chios, Samos, Leros, Kos and Lesbos, the project aims to support institutional memory and create a platform for transdisciplinary knowledge exchange between academics, non-governmental organisations (NGOs) and civil society organisations (CSOs) working in/and from Greece on the refugee crisis.

Liza Griffin and colleagues from the Bartlett, Gemma Moore and Ruth Hynes, were awarded Bartlett Innovation Funding for their **Healthy Parks Framework** project that will 'root, test and grow' their new healthy greenspace planning and engagement tool along with policymakers and communities in Camden and Islington. Their framework is a visual assessment tool designed to help urban park managers connect with local communities, and to manage and appraise park spaces with regard to improving health objectives and reducing heath inequalities.

Illustration commissioned by Catalina Ortiz

Connections

Nasser Yassin (**PhD** 2003-2007) is currently Minister of Environment in Lebanon. Before his appointment, he was a professor of Policy and Planning at the American University of Beirut (AUB). In 2020 he founded and directed the Lebanon Crisis Observatory to track the repercussions of the crises and to provide evidence and systematic analysis of various facets of the crises hitting the country. He co-chaired the AUB4Refugees Initiative that brought together faculty in AUB responding to refugee crises. Between 2014-2020, he was the Director of Research of the Issam Fares Institute for Public Policy and International Affairs and served as the Institute's Interim Director in 2019-2020.

The DPU Graduation Reception took place on 7th March 2022 at the Royal National Hotel. The event brought together graduates from 2019 and 2020 cohorts, along with staff members, and other DPU alumni.

PhD news

Staff news

Kamna Patel has accepted a two-year secondment with the NGO Christian Aid to lead their work on race, diversity and development. She expects to return to the DPU in the summer of 2023.

Hanadi Samhan is managing the **Bartlett Forum for Racialized Minorities** led by Catalina Ortiz and Ala'a Shehabi. They had a book launch on 11th March.

Ariana Markowitz was part of the team, along with David Roberts, Yael Padan, Emmanuel Osuteye, and Jane Rendell, awarded the **2021 RIBA President's Award for Research**. More information here.

Nura Ali and Joseph Cook (UCL Anthropology) were awarded **UCL's Grand Challenges Doctoral Students Award**. Their project looks at healthcare access for London's boater community. With a transient lifestyle on floating homes and a lack of postal addresses, boat dwellers often struggle to gain access to things such as Universal Credit, reliable internet signals, and healthcare. Collaborating with boat dwellers and GPs, Nura and Joseph aim to better understand how these healthcare access issues have come about, and to develop a series of pragmatic and practical recommendations to help bridge the gap between healthcare services and this 'rural' community in the heart of London.

Marisol Garcia González successfully passed her viva with her dissertation The politics of the **Making of the Temporary Urban: Narrative of Santiago's contemporary practices**. Marisol had previously worked as GTA and PGTA for MSc BUDD, and is now in Chile working as an urban advisor for the mayor of the Renca Municipality in Santiago. She has already begun engaging with some of the issues investigated in her PhD.

Alumni news

Shoko Sakuma

Shoko Sakuma (● **BUDD** 2016/17) has started working as Research Assistant on the British Academy project Framing Living Heritage as a Tool to Prevent Spatial Violence, led by Catalina Ortiz. Prior to this, Shoko was working for Women for the World in Myanmar after taking on a fellowship programme offered by the DPU and Asian Coalition for Housing Rights.

Fernando Silva López (● **BUDD**, 2019/20) is currently working in the southern Chilean city of Temuco as a housing policy analyst for the Housing and Urbanism Ministry. In his work, he is directly involved with addressing qualitative housing deficits in the region by providing policy guidelines and supervising their implementation. In the future, he hopes to continue expanding his experience regarding qualitative housing deficits in both academic and professional settings.

Cécile-Agathe Bouchet (● **BUDD** 2019/20) is based in London where she works for Peabody, one of London's largest housing associations, as an Economic Inclusion lead. She is responsible for coordinating programmes and initiatives supporting local residents from underserved communities in their entrepreneurial journeys. She also collaborates with developers on Peabody's construction site to create tangible social value outcomes for local residents and small businesses. Her research interest focuses on public space and urban health in informal settlements, and she is hoping to further her studies with a PhD.

Omar Corona (● **BUDD** 2019/20) was recipient of the T-SUM (Transition to Sustainable Urban Mobility in Sub-Saharan Africa) Student Fellowship. His dissertation research explored future pathways for the adoption of Transit-Oriented Development in Maputo, Mozambique. Omar currently works at Hertfordshire County Council as Strategy and Programme Officer, aiming to develop and deliver sustainable transport strategies, programmes and schemes. As a future professional prospect, he aspires to collaborate with an international development agency within the Sustainable Urban Mobility sector.

Dina Mneimneh (● **BUDD**, 2020/21) moved to London after completing her studies at the DPU. Dina has gained experience in urban development and cultural heritage through substantial contributions to architecture, urban design and strategic master-planning projects in different contexts. Her academic research led to the recent publication of her co-authored book chapter 'The Framing of Heritage in the Post-war Reconstruction of Beirut Central District (Lebanon)' by Routledge, 2021. Dina is a Public Practice Associate (cohort of 2021-2022), working as a place shaping officer for the City of Westminster Council, London. She is also co-leading a design unit at Cardiff University for the Master of Architectural Design programme.
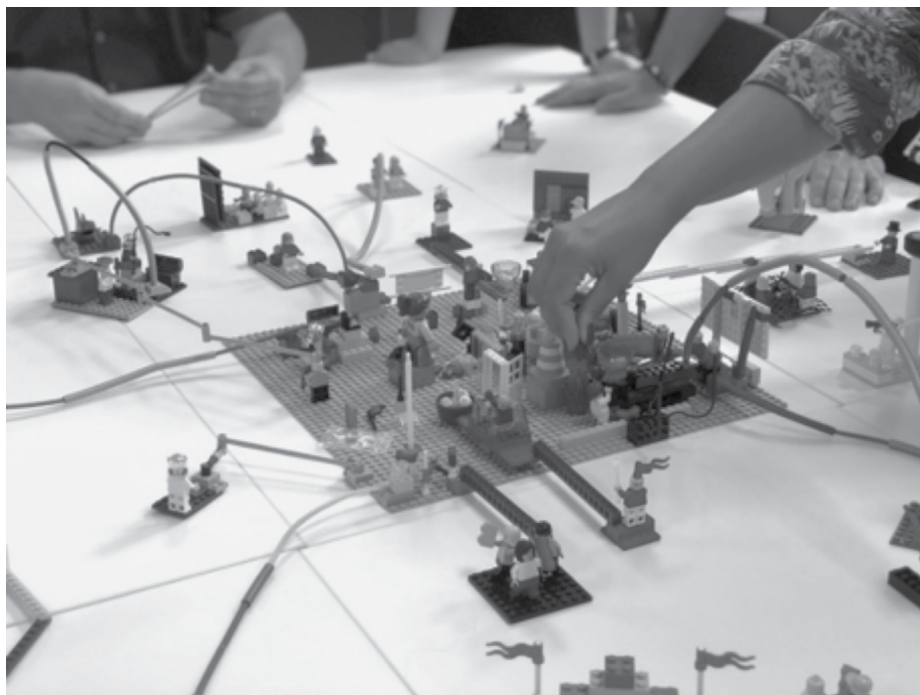
On 11th February 2022, ● **DAP** facilitated a face-to-face **Alumni Chat event** led by alumni Nura Ali and Najah Almujahed. Addressing the current DAP students, the alumni spoke about their experiences at the DPU, their academic and professional choices and much more. Nura is currently pursuing her PhD at the DPU focussing on urban health inequalities, water delivery systems, and informality. Najah is practising as a Gender Officer at Islamic Relief Worldwide. Throughout the session they shared their learnings and reflections to the current DAP cohort. The aim was to give the students honest insights from recent alumni, and to give them space to ask questions, address concerns and think about their future decisions post-graduation.

Najah Al Mujahed and Nura Ali at the DAP Alumni Chat event. Photo credit; Alexander Macfarlane

Yiorgos Papamanousakis (● **UDP** 2018/19), Director of Urban Transcripts, has been working in partnership with the University of Reading towards the development of ZeroCity-Plus: a game that can facilitate the multiple stakeholders of urban development and trace the journey, as citizens, communities, businesses and local government, towards net-zero and carbon-negative cities.

Xiaona Liang (● **UDP** 2020/21) is working as a consultant for the World Bank office in Beijing. She is currently participating in a China Sustainable Cities project, founded by the Global Environment Fund. The project aims to push national and municipal governments to apply transit-oriented development in urban planning, to improve urban land efficiency, lower carbon emissions and achieve other sustainability goals.

ZeroCityPlus. Source: Urban Transcripts

ZeroCityPlus is a game that can facilitate the multiple stakeholders of urban development and trace the journey, as citizens, communities, businesses and local government, towards net-zero and carbon-negative cities.

Networks and meetings

On 2nd October 2021, Le-Yin Zhang was invited to speak at the virtual **Marmara Urban Forum 21 (Cities Developing Solutions: Re-Think, Co-Act)** in the session titled 'The future is now: Re-building urban capacity for climate'. The Marmara Urban Forum 21 was organised by the Marmara Municipalities Union (MMU), Turkey. Other speakers included Yunus Arıkan (Director of Global Advocacy ICLEI), Ayşen Erdinçler (MM and Bogazici University) and Kevin J. Halpenny (Senior Parks Superintendent and Chair World Urban Parks Europe Committee).

On 7th February 2022, Catalina Ortiz was invited to chair the panel **Exercising the right to housing, water and sanitation**. This panel was part of the closing conference of the GCRF - UKRI funded project KNOW: Knowledge in Action for Urban Equality.

The KNOW Final Conference, KNOW City Partners (CPs) organised various events to share and consolidate their research and relationships with key stakeholders

In partnership with the Urban Salon and LSE Saw Swee Hock Southeast Asia Centre, Catalina Ortiz co-hosted the roundtable **Living heritage and urban informalities: perspectives from Southeast Asian cities** on 6th December 2021. This event brought together diverse urban researchers and practitioners to discuss reframing the understanding of heritage making as a process grounded in the everyday practices of communities, and as a strategy to gain political leverage to combat spatial and epistemic violence.

In the second iteration of the **KNOW Doctoral Training course**, 26 doctoral researchers joined four days of intense discussions in December 2021 to diagnose, share and navigate challenges of knowledge co-production. The course was facilitated by Colin Marx and Julia Wesely, and addressed amongst others: issues of positionality, partnerships with equivalence, and ethics of practice. It contributed to the expansion and strengthening of a network of doctoral researchers within KNOW's UK Urban Learning Hub.

As part of the **IIHS Annual Urban Research Conference, 'Beyond Binaries', (13th – 15th January 2022)** KNOW Investigators presented across two panels in dialogues around themes of pedagogic research and practicing planning: panel 4: Developing an urban curriculum for the Global South, and panel 8: Navigating and practicing planning: Urban practitioners in dialogue. The two panels presented the first in an upcoming four-part series of online conversations about urban pedagogy, in collaboration with IIHS and KNOW.

As part of, and leading up to, the KNOW Final Conference, KNOW City Partners (CPs) organised various events to share and consolidate their research and relationships with key stakeholders (January – March 2022). These included,

- In Lima: A three-part seminar series entitled 'Co-Production towards a fairer Lima: Action and knowledge' from the 24th - 28th January 2022. These were conducted online by Lima CP Pontifical Catholic University of Peru. They were preceded by meetings with the Metropolitan Municipality of Lima (MML), Mesa de Seguridad Alimentaria, and the Ministry of Housing, Trabaja Peruand SEDAPAL, as part of the ongoing collaboration with MML related to the market improvements in Barrios Altos.

- In Havana: 'The university as a catalyst for urban transformation: Prosperity with equity - Fóro Urbano Universitario (FU2N)', a series of workshops organised by the Havana CP CUJAE from 28th February to 1st March 2022.

- In Kampala: 'National showcase of micro-finance briquette making community groups' organised as a hybrid workshop and exhibition by the Kampala CP Makerere University on the 21st February 2022.

- In Dar es Salaam: 'Towards urban equality and prosperity in low-income settlements, Dar es Salaam: Knowledge and Partnerships for Policy and Action', a City exhibition organised jointly by the Dar es Salaam CPs, Ardhi University and Centre for Community Initiatives, Tanzania.

- In Freetown: 'Delivering transformative research and capacity for equality in Freetown, Sierra Leone', a city exhibition and workshop organised by the Freetown CP, SLURC on the 1st February 2022.

In February 2022, Adriana Allen chaired a panel discussion on 'Increasing Affordability, Access, Diversity and Security of Rental Housing in the Asia Pacific', at the **Asia Pacific Social Forum** co-organised by AEPF Housing Network, International Alliance of Inhabitants, and Habitat International Coalition. This included contributions from Jakarta, Bangalore, Thiruvananthapuram and Red Vienna. The aim of the event was threefold: To take stock of citizen-led policies in the region that advance rental housing across Asia; to build the capacity of activists to defend the right to housing in rental housing; and to forge alliances between inhabitants' organisations and workers' unions for the Rental Housing Campaign in Asia, rooted locally and linked globally.

As part of the **(Post)Pandemic Planning in the South(s)** series, Catalina Ortiz organised the seminar Governing futures: Multilevel planning for urban equality on 13th October 2021. The guests of the event were Caren Levy and Jaideep Gupte, who discussed the role of planning in responding to the planetary scale disruption the COVID-19 pandemic

has brought that has amplified existing inequality patterns and become a major governance challenge requiring intersectoral coordination.

On 26th January 2022, the third virtual event of the **(Post)Pandemic Planning in the South(s)** seminar series took place on 'Researching Development Planning during Pandemics: Ethics, Methods and Impacts'. The speakers included Rita Lambert, Emmanuel Osuteye and Sonja Marzi, with Camillo Boano as chair. The event reflected on how knowledge co-production in research has continued in the context of the COVID-19 pandemic, yet in quite different circumstances. The talk explored the ethical challenges and dilemmas involved with conducting remote research during the last two years. More information on the event can be found here.

The final KNOW International Conference, entitled '**The Future of Urban Equality: Knowledge, partnerships and pathways in action**', which ran online from 7th - 10th February 2022, shared four years of knowledge co-production and capacity building in eight webinars across the built environment disciplines. It drew on a range of respected international scholars and practitioners in the field and was attended by 368 participants across the globe. The 28 panel presentations across the eight themed sessions, along with the special side event to launch the GOLD VI Working Paper series, are available to watch on the KNOW conference page or their Vimeo channel.

KNOW investigators Alexandre Apsan Frediani (IIED) and Camila Cociña (DPU) participated in the **2022 UCLG Retreat** in Barcelona (21st - 25th February 2022), representing KNOW as part of the GOLD VI Steering Committee. Their participation during the high-level political debate included a presentation about the key messages and findings from the GOLD VI Report, to share and endorse the emerging principles from the Report with UCLG leadership. The session also included interventions from KNOW PI Caren Levy, as well as from authors of GOLD VI's chapters: Adriana Allen, Sue Parnell and Olga Segovia.

On 14th March 2022, Le-Yin Zhang was an invited panellist at the virtual panel discussion **Managing the City Economy: Challenges, Strategies and Opportunities**, organised by the Center for Local Governance, Prince Sultan University, Saudi Arabia. This was under the patronage of the Mayor of Riyadh, HH Prince Faisal Bin Abdulaziz Bin Ayyaf. Other speakers included Edward Glaeser (Economics and Chairman of Economics, Harvard University), Saeedal-Sheikh (Former Chief Economist at Al-Ahli Bank and a member of the Shura Council). The event was featured in Arab News.

Julio D Dávila was interviewed by journalist Tom Kieft for the Dutch newspaper Het Parool about the **social impact of Latin America's aerial cable-cars**, in particular among the poor in Medellin, Colombia. The article, entitled 'Een gondel is zo veel meer dan gewoon een attractie', was published on 8th March 2022.

Catalina Ortiz was invited as keynote speaker to the **Re-fabrication Urbanism 2022** Conference hosted by The ASEAN Connection Centre for Urban Design and Creativity (Urban Ally), Silpakorn University. The talk was entitled 'Urban Design Otherwise: Reframing Spatial Justice through Decolonial Inspirations and Living Heritage' (13th February 2022).

The **LSE Saw Swee Hock Southeast Asia Centre** Roundtable on 'Community-Led Development as Pathway to Urban Equality: Perspectives from the ACHR Network' was held on 9th March 2022. Inequality in the Asia Pacific region is one of the key challenges facing cities and urban areas, alongside climate change. The COVID-19 pandemic has further highlighted - and exacerbated - this pressing policy and development planning challenge. Looking at four City Partner case studies from KNOW, the roundtable explored the potential of community-led development approaches in tracing pathways to urban equality, presenting the results of action research in four cities connected through the Asian Coalition for Housing Rights (ACHR) network in Nakhon Sawan, Danang, Yogyakarta, and Yangon. The event recording can be watched here.

On the 1st and 8th April 2022, two workshops were conducted at the DPU and at ScienesPo Paris on **Cities in the Middle East: the politics of representation and knowledge production in a globalising world**. The workshops, supported by UCL's Global Engagement Funds and Cities Partnerships Programme, were organised by Haim Yacobi, Eric Verdeil and Helene Thiolett (SciencesPo). They included presentations of DPU researchers Azadeh Mashayekhi, Catalina Ortiz, Camillo Boano, and Hannah Sender.

Barbara Lipietz moderated a session on **Community-Led Development as a pathway to Urban Equality: Perspectives from the ACHR Network** hosted by LSE's Saw Swee Hock Southeast Asia Centre. This event showcased some of the action research and findings of ACHR (Asian Coalition for Housing Rights) colleagues developed under the KNOW programme. The event included the contribution of Marina Kolovou Kouri (BUDD 2017/18) presenting a paper on 'Voices from Yangon: Community-led housing as a pathway to urban equality'; a paper by Phan Tran Kieu Trang on 'Danang fishing villages: Preserving cultural heritages to improve livelihood in response to rapid urbanisation'; a paper by Supreeya Wungpatcharapon and Barbara entitled 'Housing + : Tracing a community-led pathway to urban equality in Nakhon Sawan, Thailand'; and the collective reflections of the KNOW-ACHR team presented by Brenda Pérez-Castro, 'Community-led development as a pathway to urban equality: bringing about structural change in Southeast Asian Cities?'

Barbara Lipietz, Daniel Oviedo and Liza Griffin presented at **15 Minute City**, an event organised by UCL and Newham Council to explore and share research and ideas on the concept of 15-minute Neighbourhoods. The event examined their different forms and potentials ahead of Newham's forthcoming Citizens' Assembly bringing together eight UCL academics from across the university. Barbara addressed her work with Just Space on connecting communities; Daniel talked about his research on just transport; and Liza discussed healthy urbanism. Representatives from Newham Council were present from the Planning and Infrastructure, Regeneration, Public Health, Commissioning Services, Community and Neighbourhood teams.

In December 2021, Liza Griffin and Gemma Moore (Bartlett) organised a series of workshops with community groups, public health officials, policymakers and civil society organisations as part of the London Borough of Camden and Islington's **Parks for Health** programme to explore how the principles of health, environmental sustainability and social inclusion can be embedded in greenspace and park design and planning.

15 Minute City event explored and shared research and ideas on the concept of 15-minute Neighbourhoods. The event examined their different forms and potentials ahead of Newham's forthcoming Citizens' Assembly bringing together eight UCL academics from across the university.

Publications

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Kolovou Kouri, M (2021) 'Voices from Yangon: Community-led housing as a pathway to urban equality'. KNOW Report, Yangon: Women for the World. (linked here)

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