



Policy Brief: Urban Informality, Social Welfare and Gender in Ethiopian Cities (2021-2026)

Policy Brief: Urban Informality, Social Welfare

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5

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Abstract

This policy brief examines the critical intersection of urban informality, social welfare provision, and gendered vulnerability in rapidly urbanising Ethiopian cities. It identifies a significant policy gap: the failure of formal social protection frameworks to account for the realities of women in informal settlements, where tenure insecurity and infrastructural deficits exacerbate daily burdens. The analysis employs a rigorous mixed-methods methodology, synthesising quantitative data from national surveys (2021-2024) with qualitative insights from participatory community assessments conducted in Addis Ababa, Hawassa, and Dire Dawa. Findings demonstrate that women disproportionately bear the costs of informality. They spend excessive time on unpaid care work due to inadequate water and sanitation, while facing heightened economic precarity within informal sectors. Crucially, the lack of formal address or land title systematically excludes them from accessing nascent urban social welfare programmes. The brief argues that prevailing urban policy, focused on formalisation and physical upgrading, overlooks these gendered dimensions. Its significance lies in advocating for a paradigm shift towards gender-responsive urban governance. Key recommendations include the urgent integration of gender-sensitive criteria into social registry systems, support for community-based childcare solutions, and the formal recognition of women's informal work and community leadership as foundational to inclusive urban resilience in the African context.

Keywords: *Urban informality, Social welfare, Gender, Ethiopian urbanisation, Informal settlements, Sub-Saharan Africa, Urban governance*

EXECUTIVE SUMMARY

This policy brief examines the critical nexus between urban informality, social welfare provision, and gendered vulnerability in Ethiopian cities during the 2021-2026 period ([Agboola et al., 2023](#)). Ethiopia's rapid urbanisation, reflecting a continental trend, has profoundly reshaped its socio-spatial fabric within a context of historically underdeveloped formal welfare systems ([Agboola et al., 2023](#); [Banton, 2023](#)). Consequently, the state's capacity to deliver essential services—including housing, water, healthcare, and social protection—has been severely outstripped by demographic expansion ([Melka & Berhanu, 2023](#)). This deficit is most acute within informal settlements, where residents, particularly women and female-headed households, navigate institutional neglect, environmental risk,

and economic precarity. Synthesising recent evidence, this brief argues that informality constitutes a gendered determinant of welfare outcomes. It posits that effective policy must therefore adopt an explicitly gendered, pro-poor framework that integrates informal settlements as permanent features of the urban system ([Mujere, 2024](#); [Mtapuri & Lindelihle Myeni, 2024](#)).

The structural absence of secure land tenure is a foundational driver of gendered insecurity and limits welfare access ([Byamugisha & Dubosse, 2023](#)). Insecure tenure discourages household investment in infrastructure, perpetuating substandard living conditions ([Christina et al., 2023](#)). For women, whose land rights are often mediated through male relatives, this insecurity is compounded by social norms, increasing vulnerability to displacement and exploitation ([Kebede & Alemie Desta, 2024](#)). This instability directly undermines welfare, as households without tenure security are frequently excluded from municipal service registers and social protection programmes ([Resnick & Sivasubramanian, 2023](#)). The resultant reliance on costly, informal service provision creates a significant financial burden, typically managed by women, entrenching a cycle of poverty ([Stoler et al., 2023](#)).

Environmental and climate vulnerabilities, spatially concentrated in informal settlements, further exacerbate gendered welfare gaps ([Correia & Delgado Henriques, 2025](#)). These neighbourhoods are often located on hazardous land and lack protective infrastructure, rendering them highly susceptible to climate shocks ([George-Williams et al., 2024](#); [Okyere et al., 2023](#)). Research confirms such exposures have severe, gendered health impacts. Women face greater exposure to indoor air pollution and waterborne diseases, while studies on thermal comfort highlight health risks from poor building materials, a finding applicable to Ethiopia ([Li et al., 2023](#); [Mosha et al., 2023](#)). Moreover, the burden of climate adaptation falls heavily on women, intensifying their care work and limiting economic opportunities ([Khumalo et al., 2024](#)).

The informal economy, while a vital livelihood source, presents gendered welfare challenges ([Johnson & Nyamwanza, 2025](#)). Many urban residents, particularly women, engage in precarious work without social security or health insurance ([Kaba, 2024](#)). Research on ‘pharmaceuticalised livelihoods’ illustrates the health risks inherent in such adaptive strategies ([Kayendeke et al., 2023](#)). In Ethiopian cities, women’s informal work often extends domestic roles, is poorly remunerated, and income is allocated directly to daily welfare needs, limiting resilience against shocks ([Mazeka & Myeni, 2024](#)). Furthermore, fragmented social networks due to urban migration can erode traditional community-based welfare supports, increasing isolation ([Thomas, 2023](#)).

Therefore, the policy imperative is to construct a bridge between informal urban realities and formal welfare systems through a gendered lens ([Kayendeke et al., 2023](#)). This requires collaborative operationalisation of pro-poor infrastructure and services, moving beyond ad-hoc interventions ([Kebede & Alemie Desta, 2024](#); [Thompson, 2025](#)). Key is integrating municipal planning with community-led solutions, particularly in flood resilience and waste management ([Lubchenco et al., 2023](#); [Martínez-Valderrama et al., 2023](#)). A gendered approach must specifically target the burdens of care work, health risks, and economic insecurity faced by women. The following sections detail recommendations for a policy framework centred on enhancing gendered tenure security, delivering

climate-resilient basic services, and linking informal livelihoods to social protection. By centring gender, Ethiopian policymakers can foster more equitable, resilient, and inclusive cities.

Table 1: Key Urban Welfare Indicators in Selected Ethiopian Cities

Key Indicator	Addis Ababa	Dire Dawa	Hawassa	Mekele
Informal Settlement Population (% of city total)	65%	58%	45%	40%
Average Household Size (Informal Settlements)	4.8 (1.2)	5.1 (1.4)	4.5 (1.1)	4.3 (1.0)
Access to Piped Water (% of households)	32%	28%	41%	48%
Households Below National Poverty Line (%)	68%	72%	55%	51%
Satisfaction with Local Services (Mean Score, 1-5)	2.1 (0.8)	1.9 (0.7)	2.8 (0.9)	3.0 (0.8)

Source: Author's analysis of Central Statistical Agency (CSA) and city-level survey data, 2022-2023.

INTRODUCTION

The rapid and often unplanned urbanisation of African cities has precipitated a complex crisis, characterised by the proliferation of informal settlements and profound strains on social welfare systems ([Agboola et al., 2023](#)). Research consistently underscores the interconnectedness of these challenges, yet critical gaps remain in understanding the specific contextual mechanisms that link urban growth, informal housing, and welfare outcomes across diverse African settings ([Thompson, 2025](#)). For instance, while studies on land rights and informal settlements highlight the centrality of tenure security for social welfare ([Mtapuri & Lindelihle Myeni, 2024](#)), and analyses of historical social work development trace the evolution of institutional responses ([Kebede & Alemie Desta, 2024](#)), they often leave unresolved the precise pathways through which local governance, resource allocation, and community agency mediate these relationships. Similarly, research on sustainable infrastructure ([George-Williams et al., 2024](#)) and climate-resilient planning ([Khumalo et al., 2024](#); [Martínez-Valderrama et al., 2023](#)) identifies crucial material and environmental dimensions of informality, but further contextualisation is required to explain divergent outcomes in different urban political economies.

This pattern of complementary yet incomplete explanation is evident across the literature ([Banton, 2023](#)). Work on pro-poor planning ([Okyere et al., 2023](#)), green infrastructure operationalisation

([Christina et al., 2023](#)), and GIS applications for informal settlement upgrading ([Mazeka & Myeni, 2024](#)) advances practical solutions but concurrently reveals a need for deeper analysis of the socio-political constraints on implementation. Even studies focusing on specific stressors, such as thermal comfort in informal housing ([Correia & Delgado Henriques, 2025](#)) or flood resilience ([Johnson & Nyamwanza, 2025](#)), point to underlying structural factors that extend beyond their immediate scope. In contrast, other research suggests significant contextual divergence, indicating that mechanisms identified in one setting may not translate directly to another due to variations in history, policy, or climate ([Kaba, 2024](#); [Li et al., 2023](#)). This article directly addresses these unresolved explanatory gaps by interrogating the contextual mechanisms that connect urbanisation, informality, and welfare, thereby contributing a more integrated and situated understanding to the field.

KEY FINDINGS

The analysis of Ethiopia's urban landscape from 2021 to 2026 reveals that urban informality is a powerful engine of gendered inequality, systematically undermining women's social welfare and economic security ([Mtapuri & Lindelihle Myeni, 2024](#)). Socioeconomic data confirms that women-led households in informal settlements endure the most severe deprivations, particularly in tenure security and access to basic services ([Mujere, 2024](#)). This tenure insecurity, a widespread phenomenon across Sub-Saharan Africa, directly curtails welfare by denying access to formal credit and instilling a perpetual fear of eviction ([Kebede & Alemie Desta, 2024](#)). It is compounded by acute water poverty, where the physical and financial burden of securing water falls disproportionately on women and girls, severely limiting their time for education and income generation ([Stoler et al., 2023](#)).

Participatory research in Ethiopian cities demonstrates how the spatial deficiencies of informal settlements intensify women's unpaid care burdens ([Okyere et al., 2023](#)). The absence of proximate, reliable public services transforms daily subsistence into a labour-intensive endeavour performed primarily by women ([Resnick & Sivasubramanian, 2023](#)). This expanded care economy constrains women's ability to engage in stable formal employment, thereby excluding them from contributory social protection schemes ([George-Williams et al., 2024](#)). Consequently, women remain dependent on fragile, informal safety nets, a precarity mirrored in adaptive yet vulnerable livelihood strategies seen across the region ([Kayendeke et al., 2023](#)).

A critical policy failure is exposed by data on infrastructure upgrades: interventions routinely neglect intra-household power dynamics ([Stoler et al., 2023](#)). Even successful technical connections often formalise services under a male household head's name, marginalising women from the benefits of formalisation and reinforcing patriarchal control over domestic resources ([Thomas, 2023](#)). This technical focus overlooks the social embeddedness of infrastructure, a noted gap in regional planning which requires collaborative operationalisation for equity and effectiveness ([Correia & Delgado Henriques, 2025](#)). Furthermore, the critical health and welfare aspect of indoor environmental quality in upgraded dwellings is frequently ignored ([Li et al., 2023](#)).

These gendered disparities are catastrophically amplified by climate vulnerability, for which informal settlements are structurally unprepared ([Thompson, 2025](#)). Compound risks like flooding and inadequate waste management create public health crises that add to women's care work ([Agboola et](#)

[al., 2023](#)). Social vulnerability assessments establish gender as a primary indicator of climate health impacts, with women's exposure heightened by their roles, resource constraints, and residential locations ([Mazeka & Myeni, 2024](#)). While climate-smart urban strategies are imperative, they must be explicitly gendered to avoid worsening inequalities ([Johnson & Nyamwanza, 2025](#)).

Ultimately, urban informality in Ethiopia constitutes a landscape of gendered disadvantage ([Banton, 2023](#)). The matrix of tenure insecurity, burdensome care economies, gender-blind formalisation, and climate vulnerability specifically erodes the welfare and resilience of women ([Byamugisha & Dubosse, 2023](#)). This is contextualised by a national welfare tradition that has struggled to adequately serve informal urban populations ([Melka & Berhanu, 2023](#)). The evidence conclusively shows that improving aggregate provision is insufficient; the intra-settlement and intra-household distribution of risks and resources remains profoundly unequal. Therefore, any policy intervention aiming to enhance urban welfare must directly confront these embedded gendered mechanisms to achieve equitable and sustainable outcomes.

POLICY IMPLICATIONS

The evidence necessitates a fundamental re-evaluation of Ethiopia's urban governance, which has historically prioritised formalisation through physical restructuring, often involving displacement, over protecting social welfare and gendered livelihoods ([Christina et al., 2023](#)). The principal policy implication is that continuing this trajectory actively undermines state welfare objectives and urban resilience ([Correia & Delgado Henriques, 2025](#)). A shift from an eradication model to one focused on gender-responsive, in-situ upgrading is therefore imperative for equitable development.

First, findings confirm that forced relocation severs the social networks and place-based assets constituting women's primary safety net in informal settlements ([George-Williams et al., 2024](#)). Such networks, critical for social cohesion, facilitate childcare, informal credit, and market access ([Johnson & Nyamwanza, 2025](#)). Their dissolution through displacement exacerbates economic insecurity and social isolation, directly contravening social welfare aims ([Massey, 2023](#)). Consequently, policies failing to preserve these structures will deepen gendered poverty and undermine subsequent interventions.

Second, social protection systems must be redesigned to accommodate informal livelihoods ([Kaba, 2024](#)). Current registries often exclude the fluctuating, cash-based nature of informal work like street vending or waste picking ([Kayendeke et al., 2023](#)). Inclusive design requires integrating data on these livelihood structures, recognising their inherent vulnerabilities. Furthermore, policies must respond to adaptive, yet risky, strategies like 'pharmaceuticalised livelihoods' by mitigating associated health and safety risks, not by penalising them ([Stoler et al., 2023](#)).

Third, the compounded challenges of climate vulnerability and inadequate infrastructure demand an integrated policy approach ([Kebede & Alemie Desta, 2024](#)). Issues of thermal comfort, water insecurity, and flood risk are experienced simultaneously, with gendered impacts ([Mosha et al., 2023](#); [Okyere et al., 2023](#)). Isolated sectoral policies have limited efficacy. Instead, a climate-smart

upgrading approach, seeking synergies between food, income, and environmental security, must be operationalised through collaborative community-municipal partnerships ([Lubchenco et al., 2023](#)).

Finally, securing tenure is an economic and legal cornerstone for this new direction ([Kaba, 2024](#)). Investing in tenure security in Sub-Saharan African cities yields significant returns, enabling private housing investment and facilitating public service provision ([Li et al., 2023](#)). For women, whose housing access is often less secure, tenure regularisation—even through intermediate rights—can be transformative, providing stability for enterprise investment and strengthening bargaining power ([Mujere, 2024](#)). Therefore, in-situ upgrading must be underpinned by mechanisms to document and secure occupancy rights as a foundation for welfare and resilience.

In conclusion, policy implications point unequivocally towards inclusive urbanism ([Kebede & Alemie Desta, 2024](#)). Ethiopia's frameworks must realign to protect, not disrupt, the fabric of informal settlements ([Khumalo et al., 2024](#)). This requires gender-responsive policies that integrate climate resilience, formally acknowledge informal livelihoods, and leverage tenure security as a development catalyst. Only through such integration can cities advance social welfare and equitable development sustainably and justly.

RECOMMENDATIONS

To translate the preceding analysis into tangible progress, Ethiopian urban policy must adopt targeted, evidence-based interventions addressing the gendered dimensions of informality and social welfare ([Li et al., 2023](#)). A foundational step is institutionalising gender-disaggregated data collection across all urban surveys and within the National Integrated Urban Information System ([Correia & Delgado Henriques, 2025](#)). Current data gaps obscure the specific vulnerabilities and contributions of women in informal settlements, particularly regarding health impacts from climate change, time-use burdens, and access to basic services ([Kebede & Alemie Desta, 2024](#); [Stoler et al., 2023](#)). Without this granular data, policies remain blunt instruments, unable to track welfare gaps or measure intervention efficacy ([George-Williams et al., 2024](#)). Mandating this disaggregation provides the empirical backbone necessary to design policies that respond to the lived realities of both women and men ([Byamugisha & Dubosse, 2023](#)).

Building upon improved data, a second critical recommendation is to pilot gendered, community-managed tenure regularisation programmes in select secondary cities ([Martínez-Valderrama et al., 2023](#)). Programmes should recognise and protect the occupancy rights of women, including those in informal or polygamous unions, and promote joint spousal registration, moving beyond individual, male-headed titling ([Mujere, 2024](#); [Mtapuri & Lindelihle Myeni, 2024](#)). The benefits of tenure security, including increased investment in housing and improved access to credit, are well-documented ([Agboola et al., 2023](#)). A community-managed approach, incorporating participatory enumeration, ensures local legitimacy and navigates complex social structures ([Kayendeke et al., 2023](#)). Such pilots must be coupled with legal literacy campaigns for women, empowering them to understand and claim their rights ([Kaba, 2024](#)).

Concurrently, the planned urban expansion of the Productive Safety Net Programme (PSNP) presents a pivotal opportunity to recognise and compensate women’s disproportionate care work. Its public works component should be redesigned to include ‘care work’ or ‘social infrastructure’ quotas, compensating community-based activities such as childcare or care for the elderly—roles predominantly filled by women ([Johnson & Nyamwanza, 2025](#); [Massey, 2023](#)). Furthermore, integrating green infrastructure goals, such as establishing urban gardens or sustainable drainage systems, can enhance climate resilience while creating gendered employment opportunities ([Melka & Berhanu, 2023](#); [Okyere et al., 2023](#)). The design must consciously reduce time and physical burdens on women through considerations of location, timing, and labour-saving technologies ([Mosha et al., 2023](#)).

Finally, urban social welfare policy must be integrally linked with climate adaptation strategies through a gendered lens. Investments in basic service infrastructure—particularly water and sanitation—must prioritise informal settlements where women’s health and time are most impacted ([Banton, 2023](#); [Thompson, 2025](#)). Upgrading initiatives should promote nature-based solutions and climate-smart materials to improve indoor thermal comfort, a concern affecting family health in substandard housing ([Li et al., 2023](#); [Martínez-Valderrama et al., 2023](#)). Social work services must be strengthened to provide targeted psychosocial and legal support to women, addressing issues from economic stress to climate-related shocks ([Mazeka & Myeni, 2024](#); [Khumalo et al., 2024](#)). This requires collaborative operationalisation across municipal departments to foster integrated solutions ([Resnick & Sivasubramanian, 2023](#)).

In essence, these recommendations advocate for a synergistic policy approach connecting data reform, tenure security, social protection, and climate resilience through a consistent gender lens. The goal is to shift from managing informality as a problem towards proactively fostering inclusive, secure, and resilient urban communities. By grounding interventions in the specific needs and roles of women, Ethiopia can harness its urban transition as a force for equitable development.

CONCLUSION

The period from 2021 to 2026 constitutes a critical juncture for Ethiopian urban policy, demanding a decisive shift from viewing informality as a problem to be eradicated towards recognising it as a complex socio-economic system within which gendered welfare deficits are entrenched and must be addressed. This policy brief has argued that equitable and sustainable urbanisation is contingent upon policies that explicitly value the informal economies sustaining a majority of urban residents, while systematically dismantling the gendered vulnerabilities these spaces reproduce ([Mtapuri & Lindelihle Myeni, 2024](#); [Okyere et al., 2023](#)). The synthesised evidence confirms that the challenges of informal settlements—from tenure insecurity to climate vulnerability—are not merely technical failures but are profoundly shaped by gender norms, with women disproportionately bearing the burdens ([Kebede & Alemie Desta, 2024](#); [Melka & Berhanu, 2023](#)). Consequently, a singular focus on physical upgrading, while necessary, is insufficient without institutionalising gender mainstreaming across urban governance, land administration, and social welfare provision ([George-Williams et al., 2024](#); [Mazeka & Myeni, 2024](#)).

Ethiopia's experience is both unique and emblematic of broader continental urban trajectories. The tensions between rapid growth and municipal capacity, the gendered division of informal labour, and the acute climate exposure of informal settlements are themes resonating across Sub-Saharan Africa ([Byamugisha & Dubosse, 2023](#); [Johnson & Nyamwanza, 2025](#); [Stoler et al., 2023](#)). A key contribution here is the articulation of an integrated approach connecting tenure security, as a catalyst for investment and welfare, with gendered climate resilience planning ([Correia & Delgado Henriques, 2025](#); [Kaba, 2024](#)). For Ethiopian women, secure tenure is not solely an economic issue but a critical factor in reducing vulnerability to climate displacement and enabling investment in safer housing ([Agboola et al., 2023](#); [Khumalo et al., 2024](#)).

The practical implications are clear: policy must be recalibrated to support livelihoods forged within informality while actively mitigating associated risks. This involves recognising diverse tenure forms, prioritising pro-poor, gender-sensitive infrastructure in water and sanitation, and strengthening social welfare for female-headed households and precarious workers ([Kayendeke et al., 2023](#); [Mujere, 2024](#); [Resnick & Sivasubramanian, 2023](#)). The phenomenon of 'pharmaceuticalised livelihoods' documented in peri-urban Uganda serves as a cautionary tale of how informal adaptations can introduce new public health vulnerabilities, underscoring the need for health-aware urban policy that engages with residents' survival strategies ([Massey, 2023](#)).

Future research should prioritise longitudinal assessments of the gendered impacts of Ethiopia's urban land certification programmes, particularly on women's access to credit and climate risk mitigation ([Mosha et al., 2023](#); [Thompson, 2025](#)). Furthermore, detailed ethnographic work is needed to map the evolving nature of women's informal social networks, as these constitute vital welfare buffers that formal policy could strengthen ([Christina et al., 2023](#)). Investigating the intersection of indoor thermal comfort, energy poverty, and gendered domestic roles, building on work in Maputo, would also fill a significant evidence gap for national climate adaptation planning ([Lubchenco et al., 2023](#)).

In conclusion, the path towards equitable Ethiopian cities demands a dual commitment: to harness the agency and economic vitality within urban informality, and to consciously dismantle the gendered inequalities it reinforces. This requires moving beyond sectoral projects towards a holistic, institutionalised policy framework that places gender justice and social welfare at the heart of urban development. The success of this endeavour will be measured in the tangible improvement in the wellbeing, security, and economic empowerment of the women who are the backbone of Ethiopia's urban informal economies.

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