

Social Compounding

Cards

open
future
lab

Social Compounding

Forty-eight ways people
around the world build
resilience together:
from communal kitchens
to community land trusts.

Designed by Open Future Lab,
a research and design lab
bringing long-term thinking
to financial life.

openfuturelab.org

**open
future
lab**

How To Use This Deck

Paths, Not Solutions

You can't use this deck wrong.

Browse until something pulls you in. You're looking for a situation where a collective response might work better than doing it alone, but you can't quite picture yet what that would look like.

The cards are here to help you imagine.

Depending on what you need:

Want to make a case to others?

Use a card as evidence – it's already working somewhere, which makes it harder to dismiss as naïve.

Working with a group?

Bring a few cards to a table, hand one to each person, and ask: What would it look like if we tried this here?



Sharing Risk

When something goes wrong, one person or household should not have to carry it alone.

Some troubles are too big to face by yourself: illness, death, a lost job, a failed harvest, a home wrecked by disaster. The idea here is to get ready for those moments together, before they arrive. People pool money, food, transport, tools, or local know-how, so that when a shock lands on one household, the whole group helps absorb it.



g0v civic-tech

📍 Taiwan

When masks ran short, coders mapped where you could still find one.

Mechanism

Crisis mapping

When masks ran short in early 2020, a Taiwan engineer named Howard Wu – knocked together a map of where masks were still in stock, drawing on reports from the public. It became so popular within hours that Google landed him with an enormous bill. Taiwan's digital minister, Audrey Tang, happened to be in the same volunteer coders' chat group and helped get the fee waived, pushing the government to release live pharmacy stock data, which fed more than a hundred mask maps built by others.



Volunteer Network

📍 Ukraine

Ordinary citizens built the logistics chain a country under attack couldn't build alone.

Mechanism

Community emergency response

Surveys suggest that since the 2022 invasion around 80 per cent of Ukrainians have taken part in some form of support – donating, fundraising or volunteering – much of it self-organised through Telegram and Facebook. These informal networks of drivers, cooks, and neighbours have often reached people faster than official agencies, building on habits first developed during the 2014 Maidan protests. One volunteer driver reckoned she had covered 140,000 kilometres in the first year alone.



VimoSEWA

📍 India

An insurance scheme run by street vendors and home workers.

Mechanism

Cooperative insurance

It grew out of SEWA, the women's trade union founded by Ela Bhatt in 1972, first offering insurance in 1992 and becoming a standalone cooperative in 2009. It is reportedly the first micro-insurance cooperative anywhere in which every policyholder, shareholder, and promoter is a woman. Since 2009, it has issued around a million policies to street vendors, home-based workers and labourers. The policies are sold and explained by community members trained as "Aagewans", insurance agents drawn from the women's own neighbourhoods.



Burial Societies

📍 South Africa

Families prepare together for the cost and care of funerals.

Mechanism

Mutual aid funds

They're among the country's oldest and most widespread forms of mutual aid – one of the earliest on record was described by a visitor in 1833 as having been founded back in 1795. Today burial groups are one of the most common types of “stokvel”, part of a savings-club sector counting roughly 11 million members nationwide. Because there's no insurance company in the middle, help tends to reach a grieving family within days, and not weeks as is often the case.



A Little From Everyone

Small amounts
turn powerful
once a group
gathers them.

Small sums paid in regularly can build into something no one could manage alone: a lump payout, a reserve, money to invest with. But the cash is only part of what makes it work. The rest is rhythm and trust – the shared habit of paying in, and the confidence that everyone else will keep doing the same.



Ekub

📍 Ethiopia

A rotating pot hands each member a lump sum in turn.

Mechanism

ROSCA

It sits alongside two sister institutions – the idir, which covers funerals, and the mahber, a religious grouping – and is one of the most widely relied-on savings tools in the country. Groups of people put in a fixed amount each round, with the pot usually awarded by lottery; a member who needs the money sooner can often pay a small premium to take their turn early. The centuries-old practice is now being rebuilt as smartphone apps by fintech firms.



SANASA

📍 Sri Lanka

A system of dying local credit clubs turned into a nationwide movement.

Mechanism

Credit unions

Many of the original societies dated back to credit cooperatives set up under British colonial rule that had fallen dormant by the 1970s. A social activist named P.A. Kiriwandeniya – a practising Buddhist influenced by both Gandhi and Marx – spent years touring villages to revive them, and today each of the more than 8,000 local societies still governs itself, though together they've grown large enough to run their own development bank and insurance companies.



CVECA

📍 Mali

Villagers with little formal schooling run their own bank branch.

Mechanism

Group lending funds

The model started in the Dogon country in the mid-1980s, designed for farming communities where few adults could read or write. Each village bank is kept deliberately small – often fewer than 250 members – and is run by a few part-time local staff members and an elected committee, with the separate banks linking into regional networks so they can share risk and fund bigger loans than any one village could manage alone.



Ayuuto

📍 Somali diaspora

No contracts,
no bank – just
neighbours who
trust each other
to pay in.

Mechanism

Digital contribution platforms

The name Ayuuto probably comes from the Italian word for “help”, a trace of the colonial period, and the practice is common both inside Somalia and across the diaspora, where it doubles as a way to gather lump sums and send money home. Traditionally the pot-keeper tracked everything from memory or on paper; now an app lets scattered members log contributions and payouts digitally instead.



Use It, Don't Own It

Not everything
has to be privately
owned to be useful.

Tools, spaces, vehicles, and machines sit unused most of the time, yet we're each expected to buy our own. Sharing access flips that. A drill, a workshop, or a car can pass between many people instead of gathering dust in one house. It costs far less up front, and it changes the question from who owns a thing to who can use it.



Use It, Don't Own It



Mobicoop

📍 France

A carpooling app
owned by its users,
not investors.

Mechanism

Shared credit or service access

It began in 2011 as a free, volunteer-run website, set up after the market leader BlaBlaCar started charging commissions of up to a quarter of each fare. In 2018, it became a cooperative in which anyone can buy a share and every member gets one equal vote, takes no cut of journeys, and runs on open-source software. In 2021, it merged with Rezo Pouce, a network built around free, organised hitchhiking in small towns.



Use It, Don't Own It



Deir Istiya Coop

📍 Palestine

Neighbouring farmers share one press instead of each buying their own.

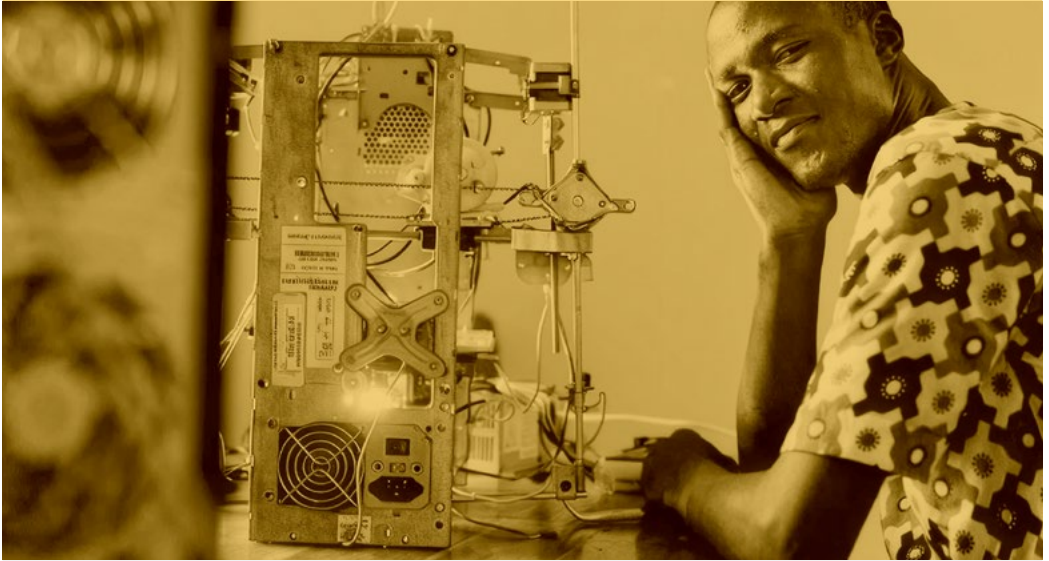
Mechanism

Cooperative access pools

Set up in 1976, the cooperative could at first only afford a half-automatic olive press, because a fully automatic one would have used far more of the area's scarce water. It now has around 150 members and a fully automatic press. Since 2007, a partnership with Oxfam has helped members gain organic certification, opening up buyers in other countries for oil from a village whose olive-growing heritage runs back to the fourteenth century.



Use It, Don't Own It



WoeLab

📍 Togo

A workshop where young inventors turn the West's electronic waste into their own machines.

Mechanism

Shared spaces and facilities

Founded in 2012 by the architect Sénamé Koffi Agbodjinou in Lomé, it was Togo's first fablab – a shared workshop giving young people access to tools none of them could afford alone, on a philosophy its founder calls “low high tech”. Its members built the W.Afate, reckoned to be the first 3D printer made almost entirely from e-waste scavenged from the dumps that richer countries ship to West Africa. It won a prize at the international FAB Awards in 2014, and the lab has since incubated around a dozen start-ups.

Image: Courtesy of WoeLab, via Global Voices (CC BY 3.0).
Used for educational, non-commercial purposes.



Use It, Don't Own It



Tool Library

📍 Canada

Why buy a tool
you'll use once
when you can
borrow it instead?

Mechanism

Object and tool libraries

Founded in 2012, it lends out more than 7,000 items – everything from ladders to laser cutters – for a yearly membership fee, part of a lending tradition stretching back to a 1943 tool library in Grosse Pointe, Michigan. A favourite statistic among organisers holds that the average power drill is used for just 13 minutes in its entire life. When the library nearly folded in 2018, supporters raised more than C\$37,000 to keep it open.

Image: Noemí Jiménez, Pexels Licence, via Pexels.
Used for educational, non-commercial purposes.



Keep Money Moving

A local economy stalls when money drains away, sits idle, or simply runs short.

Communities usually have plenty to offer each other – skills, goods, spare hours – but often no easy way to trade it, especially when cash is tight. Local currencies and exchange systems let money and work move between neighbours instead of waiting on an outside investor. It only holds up if enough people trust the system and can actually spend what they earn through it.



REKO Rings

📍 Finland

A closed Facebook group cuts out the middleman between farmer and shopper.

Mechanism

Solidarity purchasing networks

Started by an organic farmer in 2013 with a couple of local groups – REKO is short for a phrase meaning “fair consumption” – it spread so fast that by the end of the following year there were 27 rings and some 12,000 members. Shoppers order and pay in advance through the group, then collect their pre-packed goods from the farmers at one agreed time and place, with no reselling and nothing charged for taking part.



Fureai Kippu

📍 Japan

Helping an elderly neighbour today can bank you care for later in life.

Mechanism

Local exchange networks

The idea traces to Teruko Mizushima, a Japanese housewife who in 1973 set up what's often called the world's first time bank. The elder-care version that grew from it, Fureai Kippu, or "ticket for a caring relationship", spread widely in the 1990s. Its most striking feature lets you pass the credits you earn to a relative elsewhere – so an hour spent helping an older person in your own town can pay for someone to check in on your parent hundreds of miles away.



Sardex

📍 Italy

Businesses trade with each other on credit instead of scarce cash.

Mechanism

Mutual credit systems

It was founded in 2009 by a handful of young Sardinians – mostly arts and humanities graduates with no background in finance – who modelled it on WIR, a Swiss currency created among businesses during the Great Depression. Each firm starts at zero and builds a balance by selling to other members instead of borrowing from a bank; the credits are pegged to the euro but can't be cashed out, which keeps the money moving around the island instead of leaving it.



Saving Transactions A/C B					
Tarehe	Akiba Iliyowekwa	Mazao	Akiba Iliyotolewa	Baki	Sahihi ya mweka hazina wa A/C B
Date	Deposit A/C B	Interest	Withdrawals and Forfeitures	Balance	Signature of A/C B treasurer
16/3/26	200			20060	
23/3/26	200			20260	
30/3/26	200			20460	
13/4/26	100			20560	
20/4/26	—			20560	
27/4/26	200			20760	

Sarafu

📍 Kenya

A community can create its own money when the national currency runs short.

Mechanism

Community currencies

Sarafu lets members issue and trade local credits that circulate among participating households and businesses using blockchain technology that can be accessed through feature phones. Because the credits keep circulating within the community rather than leaking away, a small amount of seed funding supports a large volume of trade. In one Red Cross-backed pilot, evaluators found that around US\$1,500 of seed funding generated roughly 21 times as much local trade.



Breaking the Debt Trap

Debt can hand
someone else a
grip on your future.

People who fall into debt traps, or borrow from predatory lenders, often end up signing away their wages, their home, or their schooling just to cover what they already spent – and are left with less freedom afterwards. The groups here push back together, pooling legal knowledge, bargaining as a bloc, or offering loans at no interest, so that no one carries the debt, or the shame, on their own.



NILS

📍 Australia

„No Interest Loans Scheme“ – pay back only what you borrowed, never a cent more.

Mechanism

No-interest alternatives

Started in 1981 by the Good Shepherd Sisters, a Catholic order that had worked with women since the 1860s, it lends money to people on low incomes for essentials – a washing machine, dental work, a car to reach work – as an alternative to payday lenders and buy-now-pay-later traps. It runs on “circular community credit”: because there’s no interest and almost everyone repays, each repayment refills the pot for the next borrower, so the same money helps person after person. Now delivered through 130+ community organisations at over 500 sites, with loan capital from a major bank, it has reached over a million Australians.



Timap for Justice

📍 Sierra Leone

Where lawyers are scarce, trained neighbours help people navigate the law.

Mechanism

Legal aid collectives

Founded in 2003 in a country recovering from civil war and served by only around a hundred lawyers – most of them in the capital – it trains community paralegals to resolve everyday injustices through mediation, advice and advocacy, calling in a handful of supervising lawyers only for the hardest cases. Its record helped push Sierra Leone in 2012 to recognise paralegals in law as frontline providers of justice.



Bronx Freedom Fund

📍 United States

A pot of bail money that buys people's freedom, then refills itself.

Mechanism

Debt mutual aid funds

Set up in 2007 by public defenders in the South Bronx, it posts bail for people too poor to pay it themselves, sparing them weeks or months in jail purely for being unable to afford release. Because bail is returned at the end of a case, each donated dollar can be recycled two or three times a year; around 96 per cent of those bailed came back for every court date, and the model has since been scaled up nationwide as the Bail Project.



El Barzón

📍 Mexico

Debtors organise so that no one has to face the bank alone.

Mechanism

Debtors' unions

It started in 1993 as a small farmers' group in Jalisco – its name refers to the strap that ties a plough to the ox, borrowed from a Depression-era protest song – and exploded after the 1994 peso crash left around a third of Mexican borrowers unable to pay their ballooning, dollar-linked debts. At its 1996 peak, it had roughly half a million members and a taste for theatrical protest, once parading a bankrupt circus's elephants up to the doors of the Bank of Mexico, all under the slogan “I owe, I don't deny it, but I'll pay what is fair.”

Cutting Everyday Costs

You can be better
off by needing less
cash to live well.

Everyday costs like food, repairs, clothes, and childcare come round again and again, and most of us cover each one alone. Doing them together lowers the bill: buying in bulk, fixing what's broken, cooking in batches, taking turns with the children. It keeps practical skills and neighbourly ties alive at the same time.



Playcentre

📍 New Zealand

Parents themselves
run the early
childhood centre
and learn as they go.

Mechanism

Childcare and care-sharing circles

It began in Wellington in 1941, when mothers with husbands away at war pooled their efforts to give young children somewhere to play and learn. Uniquely, the parents act as the educators instead of handing over to paid staff, taking free training in child development as they go. Groups stay small, decisions are usually made by consensus, and because families contribute time rather than fees, it remains one of the country's more affordable options. Its alumni include New Zealand's first female prime minister, Jenny Shipley.



Ollas Comunes

 Chile

When wages don't stretch to food, neighbours cook one big pot together.

Mechanism

Food sharing networks

These communal kitchens first appeared during the Great Depression and became widespread in the 1980s, when unemployment under the Pinochet dictatorship hit around 30 per cent. Run mostly by women, they were raided by security forces precisely because feeding a hungry neighbourhood doubled as visible dissent. They have reappeared at every major crisis since – earthquakes, and again during the pandemic – under the refrain “the people help the people”.



BÜKOOP

 Turkey

Buying food together,
direct from small
farmers, for less.

Mechanism

Bulk buying groups

Founded in 2009 by members of Boğaziçi University in Istanbul, it links city consumers straight to small producers using heirloom seeds and “clean” growing methods, sidestepping both supermarket mark-ups and the cost of third-party certification. Researchers have singled it out as a rare food co-op that survived for well over a decade without abandoning its founding ideals – though in 2026 it was reportedly forced to suspend operations after losing its premises on campus.



Repair Cafés

📍 Netherlands

A free workshop where you fix your broken things instead of binning them.

Mechanism

Repair and maintenance circles

The first was set up on 18 October 2009 by Martine Postma, a Dutch journalist who, after having her second child, grew troubled by how much perfectly mendable stuff people threw away. At that opening event in Amsterdam the volunteer fixing small electrical appliances was so besieged he couldn't take a break all day. The idea has since become a foundation supporting well over 2,000 cafés worldwide, where volunteers still typically mend around two-thirds of what's brought in.



Homes That Stay Homes

Rising rents, land bought up as an investment, and people pushed out can wreck any financial security.

A home is where care, memory, and daily life happen. The aim here is to stop homes and neighbourhoods being treated purely as things to invest in. Communities do it by owning land together, capping resale prices, or organising to block evictions, so the people who live somewhere can actually stay there.



Caño Martín Peña

📍 Puerto Rico

They cleaned up their own polluted channel without being priced out of the homes.

Mechanism

Community land trusts

Eight low-income settlements grew over decades on the mangrove banks of a polluted tidal channel running through San Juan, their homes first built from scrap on filled-in wetland. When a plan to dredge and restore the channel threatened to send land values soaring and push residents out, they set up a community land trust in the early 2000s – the first in an informal settlement anywhere in Latin America or the Caribbean – that now holds roughly 200 acres collectively, as land that cannot be sold.



FUCVAM

📍 Uruguay

Families build each other's homes with their own hands and own them together.

Mechanism

Mutual-aid housing cooperatives

Founded in 1970 and now linking well over 500 cooperatives – some 30,000 families – it runs on collective ownership and mutual aid, with each household putting in around twenty hours of shared labour a week and units assigned by lottery once a project is done. When the 1973–85 military dictatorship banned unions and outlawed collective ownership, these housing complexes became rare islands of freedom, and exiled members carried the model across Latin America.



PAH

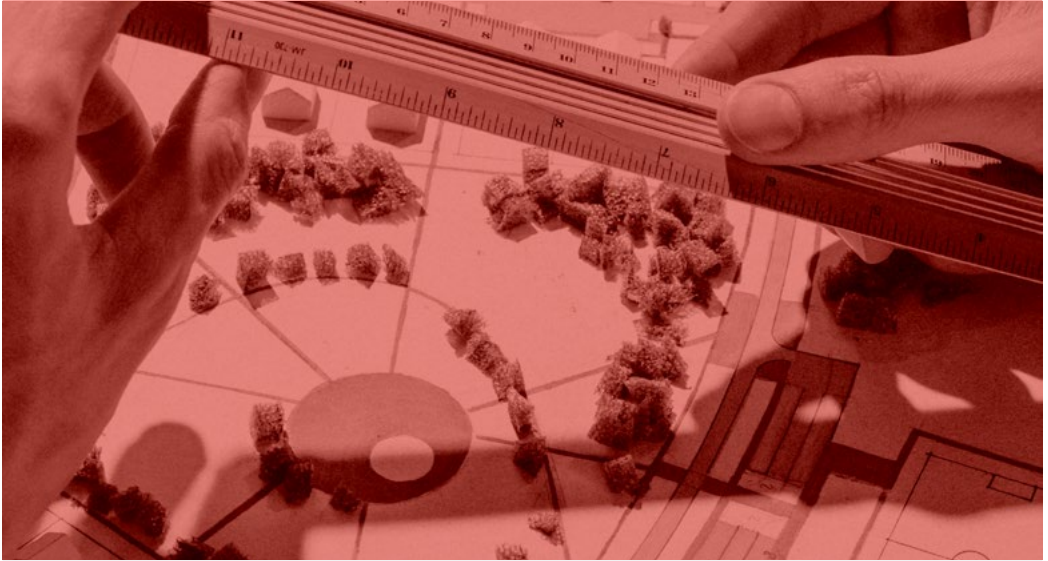
📍 Spain

When the bank comes to evict you, the neighbours turn up first.

Mechanism

Anti-eviction organising

It was founded in Barcelona in 2009, after the housing bubble burst and Spanish law left defaulting families both homeless and still saddled with the debt, and it works by assembly with no single leader. Alongside physically blocking evictions – over two thousand halted in its first years – it became known for the „escrache“, a noisy but non-violent protest staged outside the homes and offices of politicians who refused to reform the mortgage law.



Baan Mankong

📍 Thailand

Dwellers become their own developers, rebuilding on land they hold in common.

Mechanism

Community-led upgrading

Run by a quasi-public agency, CODI, it inverts the usual clearance model: instead of paying outside developers, the state channels grants and cheap loans straight to residents' own savings cooperatives, who survey their settlements, negotiate a single collective land title and rebuild themselves. Each cooperative lends to its members and skims a small margin into a shared emergency fund, so the money keeps circulating locally. Within its first decade the programme had reached over 90,000 households in more than 1,500 communities.



Keeping Shared Wealth Shared

Something built
together won't stay
shared on its own.

Once a shared effort does well, the things it has built up – land, trust, a good name, people's labour – can turn into a prize worth grabbing. Without legal or cultural safeguards, that common wealth can be sold off, privatised, or seized by a handful of people, sometimes the very ones who helped create it. The trick is to tie the value to its purpose early, before success makes it a target.



Aflaj Irrigation

📍 Oman

Desert villages
share scarce water
by the minute,
not the bucket.

Some of these gravity-fed channels may date back around 1,500 years, carrying water from underground sources to the fields without a single pump; roughly 3,000 are still in use today. A household's turn is historically timed against a sundial by day and the stars by night, and a turn can even be auctioned off temporarily to raise money for the channel's upkeep.

Mechanism

Asset locks



Suma Wholefoods

📍 United Kingdom

A business with no boss, where everyone earns the same and the company can't be sold off.

Mechanism

Indivisible cooperative reserves

Founded in West Yorkshire in the mid-1970s and handed over to its workers within a couple of years, it's now the UK's largest workers' co-op, run without managers by the roughly 200 people who own it. Members rotate through the jobs – the person driving the delivery lorry one day might be doing the accounts the next – and because the business is held in common ownership, its accumulated wealth can't be divided up or cashed out by the people who work there.



Mietshäuser Syndikat

📍 Germany

Each building is handed a permanent guardian whose only power is to block its sale.

Mechanism

Golden shares and veto rights

Grown out of Freiburg's squatting scene and formally set up in 1992, it now links around 170 self-run housing projects, each owned by a company with just two shareholders: the residents, who decide everything about daily life, and the syndicate itself. The syndicate holds a single veto, used for one purpose only – to stop a house ever being sold back onto the speculative market – and once a project has repaid its loans, its rent helps fund the next one.



Parque de la Papa

📍 Peru

Guardians of a potato varieties keep them as a shared inheritance, beyond the reach of patents.

Mechanism

Commons and copyfair licences

Six Quechua communities pooled their land titles around the year 2000 to manage some 9,000 hectares together, safeguarding more than 600 native potato varieties – over 1,300 by their own reckoning – high in the Andes. They refuse to let their crops or knowledge be patented, governing them instead as a commons under customary law with an agreement to share any income across all the communities. In 2004, an international gene bank formally returned 410 local varieties to their care.



Building Shared Infra- structure

Some needs are too big, and too long-term, for occasional help.

Power, water, broadband, and forests aren't things one person can provide. They become shared foundations when a community organises the money, the labour, the knowledge, and the decision-making over years, rather than dipping in now and then. Taking one on means committing for the long haul – including the unglamorous work of keeping it running.



Coopérnico

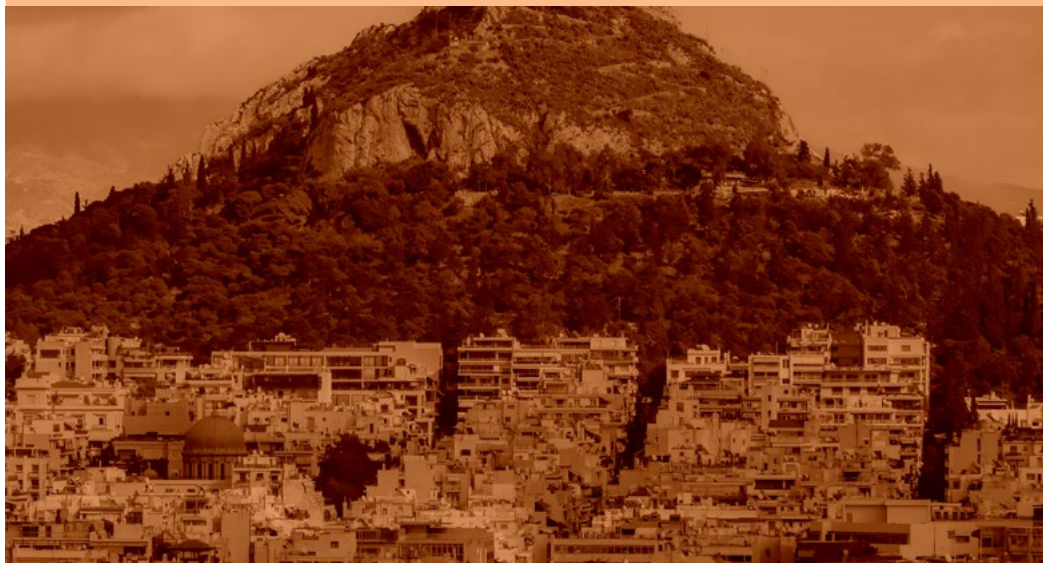
📍 Portugal

Citizens pool their savings to put solar panels on the roofs of schools and charities.

Mechanism

Community energy systems

Portugal's first renewable energy cooperative, founded in 2013 by sixteen people who wanted ordinary savers to own a stake in clean power. The host institutions get cheaper, greener electricity and a little income for their roof space; and when Coopérnico was starting out and struggling to raise money, three older energy co-ops elsewhere in Europe put up most of the cash for its first installations, which it later bought back.



Athens Wireless

📍 Greece

Neighbours wired up their own internet from rooftop aerials when the phone companies wouldn't.

Mechanism

Community-owned
broadband networks

Started in 2002, when broadband in Greece was scarce and pricey, it grew into a mesh of over a thousand rooftop nodes stretching across Attica and out to nearby islands – each one built and maintained by the person whose roof it sits on. Rather than simply providing a route to the ordinary internet, it became a parallel network with its own services, from voice calls and file-sharing to a small-ads site and its own search engine.



Subak

📍 Indonesia

Farmers and water-temple priests together decide who floods their rice fields, and when.

Mechanism

Community forests and water systems

Dating back to the ninth century, this is less a set of channels than a democratic institution: each subak is a self-governing council of farmers, and a cascade of water temples coordinates the flow across a whole watershed. When the Green Revolution of the 1970s pushed farmers to ignore the temple planting calendars and grow rice non-stop, pests and water shortages spread – and studies later showed the centuries-old temple schedule had been close to the best possible arrangement, so it was restored.



OpenStreetMap

📍 Transnational

A free map of the whole world, built by volunteers and owned by no company.

Mechanism

Open-source infrastructure

It was begun in 2004 by a London student, Steve Coast, frustrated that Britain was superbly mapped yet the data sat locked behind the national mapping agency's licences; his first contribution was a single street logged after cycling round Regent's Park with a GPS. Now drawing on more than ten million contributors, its free data underpins countless apps, and volunteers have mapped disaster zones at speed – producing a detailed map of Port-au-Prince within days of the 2010 Haiti earthquake.



Owning The Work

Work creates wealth,
but the wealth often
ends up far from the
people who made it.

Usually workers are paid once,
while the profit, the decisions,
and the long-term control drift off
elsewhere. Work can be set up so
that ownership and any surplus
stay close to the people doing it.
That's about more than higher pay:
it changes who holds a lasting say
over what the work produces.



CECOSESOLA

📍 Venezuela

A sprawling network of shops, clinics and services that runs with no bosses at all.

Mechanism

Worker cooperatives

It began in 1967 as a way for ten small cooperatives in Barquisimeto to give their members affordable funerals, and grew into a federation of some 80 co-ops with around 20,000 members, feeding a third of the city each week through its low-priced markets. Work and decisions are shared out horizontally – members rotate through every task, from the tills to the accounts, and decide by consensus in long meetings; when it dismantled its old hierarchy in the 1980s, the bosses who left were simply never replaced.



Kuapa Kokoo

📍 Ghana

Cocoa farmers
who got tired of
rigged scales
ended up owning
a chocolate brand.

Mechanism

Producer cooperatives

Founded in 1993 after Ghana opened up its internal cocoa trade, the cooperative started with a promise to weigh its members' beans honestly and pay them promptly in cash, unlike the buyers who routinely short-changed them. It has since grown to over 100,000 farmers and, in a move rare in the trade, voted to set up its own chocolate company in Britain. The growers share in the profits made on supermarket shelves, not just the pittance paid for their raw beans.



Dounuri

📍 South Korea

The people who care for the elderly are the ones who own the business.

Mechanism

Care cooperatives

Its name means roughly “world of mutual aid”, and it was South Korea’s first officially registered social cooperative, providing home care to the elderly, the sick, and new mothers. Set up around 2010 to create decent work for people who struggled to find it, by 2019 it had over 900 worker-owners, most of whom had been on low incomes when they first joined.



CoopCycle

📍 Transnational

Delivery riders
share one app
and split the cost
of running it.

Mechanism

Cooperative federations

Built from 2016 as an ethical answer to gig-economy platforms like Deliveroo, it's a federation of local courier co-ops that share one piece of delivery software and pool the costs of things like servers and insurance. Its code carries an unusual "Coopyleft" licence that lets only cooperatives use it commercially – deliberately barring profit-driven platforms – and many of its member co-ops grew straight out of neighbourhood mutual-aid efforts during the pandemic.



Deciding Together

Budgets, grants,
and prices are
never neutral.

These judgements that affect who gets served, who's left waiting, and what gets protected don't have to sit with donors, distant officials, or professional gatekeepers. When the people a decision affects get to help make it – in open assemblies, by reviewing each other's requests, or through budgets anyone can inspect – the reasoning comes out into the open, where it can be questioned instead of just handed down.



FRIDA

Transnational

The people applying for the money are the ones who decide who gets it.

Mechanism

Participatory grant making

Set up in 2011 by and for young feminist activists – its groups must be led by women, girls or trans and intersex people under thirty – it hands out small grants to grassroots collectives across the Global South. When the applications come in, the applicant groups themselves read and vote on each other's proposals, a way of distributing funding that FRIDA was among the first to attempt anywhere in the world.



Gonoshasthaya Kendra

📍 Bangladesh

The richer you are, the more you pay for exactly the same treatment.

Mechanism

Solidarity tariffs

It grew out of a makeshift 480-bed field hospital that a young surgeon and his colleagues ran for wounded fighters during the 1971 war of independence, becoming a permanent “People’s Health Centre” the following year. Patients are sorted into income bands and charged accordingly – a session of dialysis, say, costs a well-off patient roughly three times what it costs the poorest – so that those who can afford it subsidise those who can’t.



Porto Alegre

📍 Brazil

Residents, not officials, decide how a chunk of the city's money gets spent.

Mechanism

Open budgeting tools

Introduced in 1989 by a newly elected city government determined to break the grip of backroom deals, it lets ordinary people set spending priorities through a yearly round of open neighbourhood assemblies. In its first decade the share of households connected to water and sewerage climbed from about three-quarters to nearly all, and the idea has since been copied by thousands of cities around the world.



FEJUVE

📍 Bolivia

In a city the government ignored, the neighbourhoods built their own.

Mechanism

Assemblies and rotating committees

In the largely indigenous city of El Alto, where the state was long barely present, residents built their own schools, parks, water and electricity by pooling money and labour through hundreds of neighbourhood councils. That same organised muscle turned political in 2003, when the councils blockaded the city and cut off the route to the capital in the “Gas War”, a protest that helped topple the national government.



Keeping Knowledge Alive

A community that forgets its own knowledge, and loses the skills to fix and map things, can't look after what it holds.

Skills, records, data, seeds, and stories are more than heirlooms. They help people run things in the present: knowing where a boundary lies, how something gets mended, which knowledge would be a disaster to lose. Keeping them alive across generations stops them being forgotten or taken away by outsiders.



Trans Memory Archive

📍 Argentina

A community written out of official history keeps its own record instead.

Mechanism

Community archives

It began in 2012 as a Facebook group where trans women, many scattered by exile, shared old photographs and stories from decades when simply being trans could mean police harassment, prison, or worse. Run by survivors themselves, it has since grown into a proper archive of tens of thousands of images, letters and documents reaching back to the early twentieth century – a collective family album for people whose lives rarely made it into anyone else's.



The Carpentries

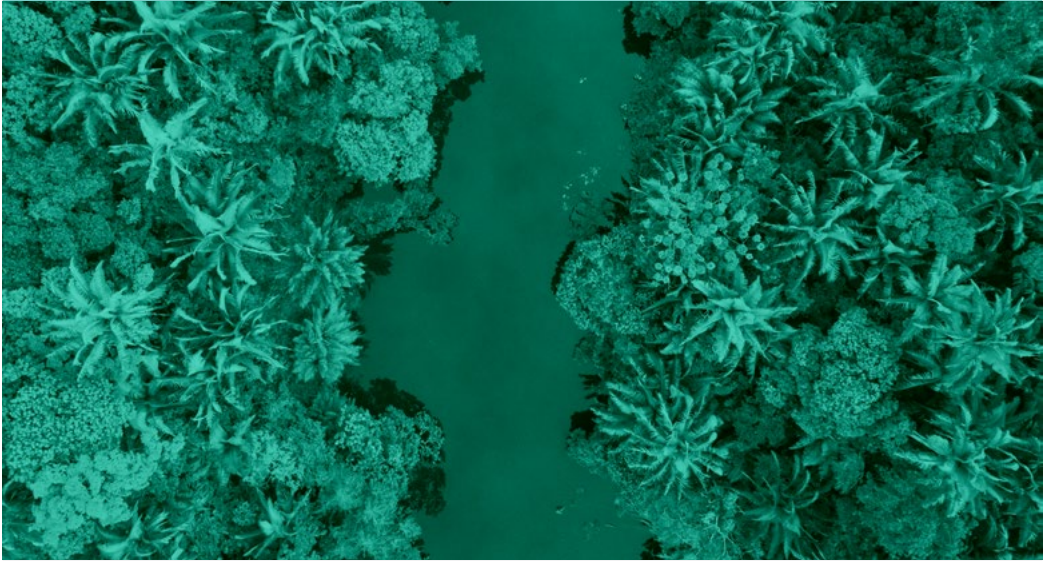
📍 Transnational

Researchers teach each other the practical computing skills their degrees never covered.

Mechanism

Skill-share networks

It grew out of Software Carpentry, started in 1998 by two researchers who kept watching scientists struggle with the same basic coding tasks, and now runs short, hands-on workshops led by volunteers – many of whom were once learners in the same workshops. The lesson materials are built collaboratively and shared openly for anyone to pick up and teach, and instructors have run sessions for tens of thousands of people everywhere from CERN to Antarctica.



Waorani Mapping

📍 Ecuador

An Amazonian people drew their own forest to stop it being sold from under them.

Mechanism

Participatory mapping

When the government moved to auction their rainforest for oil, Waorani communities – elders and children alike – spent months hand-drawing maps of their territory and then walking it with GPS, marking sacred waterfalls, animal salt-licks, ancestral palm groves and burial sites. As one of their leaders pointed out, official maps of the region were blank while theirs showed a land full of life. Presented in court in 2019, it helped win a ruling that protected half a million acres from drilling.



ARCHE NOAH

📍 Austria

Gardeners each grow a rare variety and swap the seeds.

Mechanism

Seed and biodiversity commons

Founded in 1990 as farmers and gardeners watched old crop varieties vanish – more than three-quarters of the world's have been lost over the past century – it maintains one of Europe's largest private seed collections, with hundreds of kinds of bean and tomato alone. Avoiding locking everything in a vault, it relies on a network of amateur “seed guardians” who each grow and multiply endangered varieties in their own gardens and swap them, keeping the plants adapting and alive.