



Urbanization and Informal Settlements in Ghanaian Cities: Implications for Social Welfare Systems

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Abstract

Urbanization in Ghana's cities has led to significant growth, particularly in informal settlements where a substantial portion of the population resides. A qualitative approach was employed to collect data through interviews with local residents and officials from various government departments. Informal settlement populations account for approximately 40% of the urban population, highlighting their critical role in urban dynamics and social welfare needs. The findings underscore the need for comprehensive reforms in social welfare policies to better serve the diverse needs of urban residents, especially those living in informal settlements. Policy recommendations include increasing funding for social services, enhancing community-based initiatives, and integrating informal settlement populations into urban planning processes.

Keywords: *Geographical, Urbanization, Settlements, Social Welfare, Development Studies, Quantitative Research, Community Health*

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