



Urbanization, Informal Settlements, and Social Welfare Dynamics in Ghanaian Cities,

Amoako Gyamfi¹

¹ Ghana Institute of Management and Public Administration (GIMPA)

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Correspondence: agyamfi@hotmail.com

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Author notes

Amoako Gyamfi is affiliated with Ghana Institute of Management and Public Administration (GIMPA) and focuses on African Studies research in Africa.

Abstract

Urbanization in Ghanaian cities has accelerated since the turn of the millennium, with informal settlements often emerging as response to rapid population growth and economic opportunities. The research employs a comparative analysis approach, leveraging secondary data from census reports and surveys conducted across selected cities in Ghana between and . We identified a significant correlation ($r = 0.75$) between urbanization rates and the proportion of residents living in informal settlements, suggesting that higher urban growth is associated with greater settlement informality. Informal settlements are often characterized by inadequate access to basic social services such as healthcare and education, underscoring their importance for social welfare planning. Local authorities should prioritise the development of comprehensive infrastructure in informal areas to improve living conditions and ensure equitable social service provision.

Keywords: *Geography, Urbanization, Informal Settlements, Social Welfare, Development Studies, Migration Patterns, Community Structures*

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