



# Informal Settlements and Social Welfare in Urbanizing Tanzanian Communities: An Analysis of Policy Impacts

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## Abstract

Urbanization in Tanzania has led to significant growth of informal settlements where many residents lack access to formal social welfare services. A mixed-methods approach combining qualitative interviews and quantitative surveys was employed to assess policy impacts and community needs. Informal settlers in surveyed settlements received only about 30% of the social welfare benefits intended for them, highlighting inequities in service distribution. Current policies need to be more targeted and inclusive to ensure equitable access to social services among urban dwellers. Implementing community-led governance structures is recommended alongside expanding digital platforms for welfare delivery.

**Keywords:** *Tanzania, Urbanization, Informal Settlements, Social Welfare, Policy Analysis, Development Economics, Housing Security*

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