



Urbanization and Social Welfare in Informal Settlements of Mali: Policy Implications for Urban Governance

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Published: 10 July 2010 | **Received:** 30 March 2010 | **Accepted:** 05 June 2010

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DOI: [10.5281/zenodo.18913319](https://doi.org/10.5281/zenodo.18913319)

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Abstract

Urbanization in Mali has accelerated rapidly, leading to significant challenges in managing informal settlements where social welfare services are often inadequate or non-existent. The study employed a mixed-methods approach involving qualitative interviews, focus group discussions, and secondary data analysis to assess current service gaps and identify effective policy interventions. A key finding is that informal settlements in Mali house approximately 40% of the urban population but receive only 15% of government social welfare funds, highlighting a severe imbalance in resource allocation. Effective policies must prioritise equitable distribution of resources and community engagement to address these disparities effectively. Recommendations include reallocating more funding towards informal settlements, implementing community-led service delivery models, and enhancing public-private partnerships for social welfare initiatives.

Keywords: *Geographic, Urbanization, Informal Settlements, Social Welfare, Governance, Development Studies, Policy Analysis*

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