

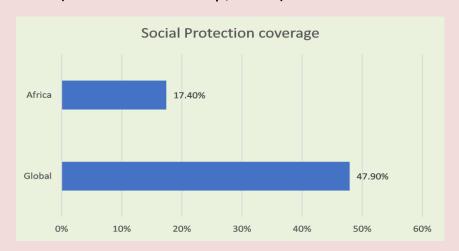
## Impacts of Cash Transfer and "Cash Plus" programs on self-Perceived Stress in Africa: Evidence from Ghana, Malawi, and Tanzania



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#### **Motivation**

Cash transfers programs have expanded rapidly globally to reduce poverty and multidimensional vulnerability. In Africa, the programs have tripled between 2000 and 2015 and are currently being implemented in 40 countries (World Bank Group, 2015).



Cash transfers have been found to reduce poverty, enhance investment in human capital, improve mental health and reduce intimate partner violence.

### **Objective**

Examine whether government cash transfer and cash plus programs reduce self-perceived stress.



# **Interventions and Sample**

- Ghana Livelihood Empowerment Against Poverty (LEAP) 1000; cash transfer paired with health insurance fee waiver, targeted to households with pregnant woman or household with child <12 months.
- Tanzania Adolescent Cash Plus (Ujana Salama); targeted to adolescents in extremely food insecure households participating in the government's Productive Social Safety Net (PSSN) program.
- Malawi Social cash transfer; targeted to ultra-poor households.

#### **Outcome (perceived stress) measures**

- Malawi: Life distress inventory (LDI).
- 10 questions about distress currently (1= no distress, 5=very distressed); Relationship to children, other relatives, financial situation of households, employment etc.
- Ghana and Tanzania: Enhanced Life Distress Inventory (ELDI) (Palemo et al., 2020).
- 12 items related to distress (depicted by faces 1-3 below) in the areas of finances, employment, education, hygiene etc.





#### **Results**

Cash transfers reduced self-perceived stress in Malawi. Cash plus programming did not reduce self-perceived stress in Ghana or Tanzania.

#### **Discussion**

Differences in the research findings across regions may be due to dynamics of place and space rather than inability of cash transfers to affect self-perceived stress. Stress varies across lifespan and different populations may have contributed to different impacts.

#### Conclusion

Complementary programming may be needed to improve mental health in some contexts/populations; but findings from Malawi show that cash transfers alone can have protective impacts against stress.

#### References

World Bank Group. (2015). The state of social safety nets 2015.

Palemo T, Cirillo C, Hall B. (2020). On behalf of the LEAP 1000 Evaluation Team, the PSSN Youth Study Evaluation Team, and the Tanzania Adolescent Cash Plus Evaluation Team. (2020). "Enhanced Life Distress Inventory: development and validation in two African countries: "British Journal of Health Psychology (25): 728-753.









