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Social Protection and Social Distancing During the Pandemic: Mobile Money Transfers in Ghana

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We study the impact of mobile money transfers to a representative sample of low-income Ghanaians during the COVID-19 pandemic. The announcement of the upcoming transfers

affects neither consumption, well-being, nor social distancing. Once disbursed, transfers increase food expenditure by 8%, income by 20%, and a social distancing index by 0.08 standard deviations. Over 40% of the transfers were spent on food. The positive effects on income mostly persist at final measurement, eight months after the last transfer. Together, we learn that cash transfers can support households economically while also promoting adherence to public health protocols during a pandemic.