



# BENEFICIARY PROFILES

QUALITATIVE INTERVIEWS FROM KENYA AND  
GHANA

7 November 2019

## OVERVIEW

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In 2019, IDinsight undertook a study of beneficiary preferences for GiveWell across four diverse regions in Ghana and Kenya.<sup>1</sup> The aim of the study was to capture preferences to inform the trade offs between charities with different outcomes, such as deaths averted or gains in household consumption. As discussed in the main IDinsight Beneficiary Preferences report, we found the following:

- Respondents place a higher value on averting a death<sup>2</sup> than predicted by most extrapolations from studies in high-income countries (HICs).
- Respondents consistently value the lives of individuals under 5 higher than individuals 5 and older, which is consistent with HIC studies but contrary to median GiveWell prior valuations.

This document is a supplement to the main report, and contains a selection of **sections of qualitative interviews**. Overall, we conducted 47 semi-structured interviews across the four regions, with discussions lasting an average of 90 minutes. We describe key patterns and emergent themes from these interviews in Sections 3, 4 and 5 of the main report.

The goal of this supplement is to provide GiveWell staff members with a clearer picture of typical beneficiaries' lives. Where there is uncertainty in the quantitative results of the report, this supplement can help to inform intuition and thought experiments that might previously have relied on assumptions about how beneficiaries act or think through an issue.

The idea is to put names (pseudonyms) to narratives to help introduce a set of individuals that GiveWell can consider when contemplating beneficiaries and what they may be thinking, feeling, or experiencing.<sup>3</sup> We hope that these person-specific, rather than aggregated, descriptions, provide moving insight into the day-to-day lives of beneficiaries, their subjective wellbeing, their experience with death, and their rationale when making the trade-off between life and consumption.

To consider economic contributions to the household, we introduce Janet and Kahindi from Kenya, and Amatu from Ghana (page 3). To understand ratings of subjective wellbeing, we introduce James from Ghana, and Tabitha and Hamisi from Kenya (page 8). To illustrate the economic and emotional impact of death, we introduce Simon from Kenya, and Amadu and Suli from Ghana (page 16). And, finally, to elaborate on moral reasonings, we introduce Attah and Patience from Ghana, and Ali from Kenya (page 21).<sup>4</sup>

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<sup>1</sup> We surveyed respondents from low-income households in Karaga and Jirapa in Ghana, and Kilifi and Migori in Kenya. See Appendix 1 of the main report for a description of the full sampling approach.

<sup>2</sup> This includes death and risk of death for themselves, and individuals in their family and their community.

<sup>3</sup> All names have been anonymized and replaced with pseudonyms, such that it is not possible to identify the individuals solely from the names presented here.

<sup>4</sup> We selected these individuals because they provided in-depth responses to these questions. While they are not perfectly representative of the rest of the respondents, they highlight key features that emerged across most of the interviews.

## SECTION 1: ECONOMIC CONTRIBUTION OF DIFFERENT HOUSEHOLD MEMBERS

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In Section 5 of the main report, we present findings from our analysis of secondary data on the economic contribution of different household members. Overall, we find that if we consider a model of the net future economic contribution of an individual to their household, the relative value placed on individuals under 5 (compared to 5 and older) will be lower than if we rely on the results from Section 1-3 alone.

This section aims to supplement those findings by presenting interviews that offer qualitative descriptions of how different household members contribute economically, from selected respondents.

### JANET OTIENO

**Janet is a 45-year-old female who lives in Migori, Kenya.** Six other people live in her home: her husband Peter (54) along with five of her seven children: son Silas (26), son Joseph (22), daughter Eva (18), son John (13) and son Martin (12). Her two elder daughters are married and live elsewhere.

### LIVING CONDITIONS

Janet rents a house with 5 rooms: a bedroom, a living room, 2 small stores and a kitchen. Janet and her husband share the bedroom – they use a mattress without a bedframe. The five children sleep in the living room at a corner of the room – like their parents, they have a mattress on the floor that they all share. The living room also has a set of tables and chairs, a small analogue television and a radio. The stores have charcoal and empty bottles. Janet and her husband do not own mobile phones or other electronics. Janet and her household get water for domestic use from the nearby local community borehole. They use electricity for lighting a night. Outside their house is a cement-made bathroom with an iron sheet roof.

### ECONOMIC CONTRIBUTIONS

Janet, Peter (husband), Silas (son) and Joseph (son) all contribute economically to the household, which combines to about \$70 per month.

Table 1. Economic contributions of various household members in Janet's home

Weekly contribution	Contributor	Narrative
\$9	Janet, 45	As her primary source of income, Janet has a small business selling second-hand clothes and foodstuffs, such as fish and bananas. To buy her wares, Janet travels each Saturday across the border into Tanzania. The trip takes around forty minutes by bus. She then returns to Kenya and resells these items throughout the week in Migori. If she manages to sell most of the things she bought, she earns an average of \$8 in profit each week. In addition to this, Janet is a member of a table-banking group, from which she receives money every two months.
\$16	Peter, 54 (husband)	Peter is a guard at a nearby school, where he gets paid \$50 per month. When Peter does not have shifts at the school (such as the weekends), he does small casual laboring jobs to supplement his income. On such days, he earns \$2 per day from selling bottles of sand.
\$0	Silas, 26 (son)	Silas recently started a temporary teaching job but has not yet been paid. He completed university about six months ago (in December 2018).
\$2	Joseph, 22 (son)	Joseph just completed high school and does casual construction jobs. In a month, he contributes between \$5 and \$8 to the household and saves the rest for university.
\$0	Eva, 18 (daughter)	Eva is still in high school and does not make any economic contribution to the household.
\$0	John, 13 (son)	John is in primary school and does not make any economic contribution to the household.
\$0	Martin, 12 (son)	Martin is in primary school and does not make any economic contribution to the household.

## KAHINDI ZURI

**Kahindi is a 67-year-old female who lives in Kilifi, Kenya.** Six other people live in her home: her two sons James (37) and Peter (26), along with four grandchildren Betty (18), Risper (17), Mary (7) and Anne (6).

### BRIEF LIFE HISTORY AND LIVELIHOOD

Kahindi was born and raised in a nearby town, about 30 minutes from where she currently lives. Her parents could not afford school, so she began doing domestic work at home, such as farming, at an early age. Kahindi got married at age 17 and, soon after, started selling bananas in a nearby town.

Now, on a normal day, Kahindi usually wakes up at around 5am and starts to do her domestic work; she first goes to her farm, fetches water from a nearby water pump and then comes back to the house to clean and make breakfast. After breakfast, she rests then goes back to the farm until 11am. Once she's back from the farm, she makes lunch for her children and grandchildren and then stays home

for the rest of the afternoon while herding her livestock. In the evening, Kahindi makes dinner for her family and then goes to sleep at around 9pm.

### LIVING CONDITIONS

Kahindi lives in a mud-walled house with a palm-thatched roof and earthen floor. The house has two rooms containing two bedrooms. Kahindi uses the first bedroom—it has a box full of clothes, water jerry cans, a mattress and a makeshift bed frame that has been made using palm leaves. Kahindi has no insecticide-treated mosquito net in her bedroom. Her grandchildren use the second bedroom—it has two bed frames made from palm leaves and no mattresses. Kahindi’s sons have similar houses (one-roomed mud houses) right next to her house—they also don’t have insecticide-treated mosquito nets.



*Image 1. Kahindi, her son and two grandchildren sitting outside her house in Kilifi County, Kenya. Picture taken by Maryanne Chege.*

The only pieces of furniture Kahindi owns are three wooden chairs. Everything else was destroyed in a recent fire. Kahindi and her household use paraffin tin lamps for lighting at night. She gets cleaning, drinking, bathing and cooking water from a water pump nearby. She buys 80 liters of water per day, for a total of 20 cents. Apart from two mobile phones owned by Kahindi’s sons, there are no other electronic devices in her house.

## ECONOMIC CONTRIBUTIONS

Kahindi's sons James and Peter contribute economically to the house, which combines to about \$80 per month. They supplement their income through subsistence farming.

*Table 2. Economic contributions of various household members in Kahindi's home*

Weekly contribution	Contributor	Narrative
\$0	Kahindi, 67	Kahindi has no job and does not therefore contribute directly to the household finances. However, she owns a farm where she grows maize, cassava, traditional vegetables, nuts and mangoes for subsistence use.
\$10	James, 37 (son)	James does casual laboring jobs such as construction and farming in the village. In a week, he earns and contributes \$10 to the household finances
\$10	Peter, 26 (son)	Peter also does casual jobs such as construction and farming, and contributes \$10 to the weekly household income.

## AMATU IBRAHIM

**Amatu is a 52-year-old female who lives in Karaga, Ghana.** She is the female household head of a family of twenty-six. The household includes her husband (75), co-wife (47), brother-in-law (55), eleven children, three daughters in law and nine grandchildren. The eldest child (45) is the son to Amatu's late co-wife. Five household members are under 5 years, eight are between 5 years and 20 years, eight are between 21 and 40 years and six are above 40 years.

### BRIEF LIFE HISTORY AND LIVELIHOOD

Amatu was born and raised in Karaga. Her father passed away when she was very young, so her family was not able to afford to send her to school. She therefore began engaging in subsistence farming at an early age. During her youth, she tried to join an apprenticeship as a tailor but could not complete it because she did not own a sewing machine.

Now, on a normal day, Amatu usually wakes up at 5am. She lights a fire for boiling water and starts preparing breakfast. With the help of her co-wife, she prepares the young children for school, does laundry and sweeps the compound. Amatu and the other older females in the household (co-wife, daughter and three daughters-in-law and granddaughter) spend most of the day weeding the farm, after which they fetch water and firewood. Once they are back home, Amatu and her co-wife prepare dinner for the entire household.

### LIVING CONDITIONS

Amatu and her household live in an 18-roomed house including 11 bedrooms, 4 bathrooms, 2 toilets and 1 storage room. The walls and floors of the house are made from mud bricks and concrete. All the bedrooms have insecticide-treated mosquito nets (a total of twelve ITNs), which they received from the nearby hospital. They have one sofa, two tables, beds and four fans in the different rooms. They

use electricity for lighting and own the following electrical appliances: one television, five radios and seven mobile phones belonging to the adults. They also own one motorbike, which they use for their transportation. They acquire water for domestic use from community boreholes and wells. When the wells are dry in the dry season, they rely on overhead water tanks located in the town.

### **ECONOMIC CONTRIBUTIONS**

Amatu (52) and all the older females in the household, that is, her co-wife (47), daughter (23), daughters-in law (45, 32, 32) and granddaughter (18) primarily engage in subsistence farming. They grow shea nuts, soybeans, groundnuts and corn. On average, they grow shea nuts worth \$133, soybeans worth \$60, groundnuts worth \$165, and corn worth \$184 (total of \$542) annually. Since the farm products are used primarily for the household consumption, it is difficult to quantify in terms of weekly income contributions.

The eldest son in the household (45) sells traditional medicine by the roadside while the second eldest son (36) repairs bicycles for a living. The third eldest son (30) recently moved to another town, where he is learning carpentry. He constantly sends money to the household for food. All three sons contribute money towards the household but Amatu does not know how much they send—her husband is the one who receives the money and does not reveal the amounts to her.

## SECTION 2: SUBJECTIVE WELLBEING

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In Section 4 of the main report, we present findings from our analysis of respondents' subjective wellbeing, as inferred from their self-reported life satisfaction. We asked respondents to place themselves on a ladder with rungs from 0 to 10, where 0 was the worst possible life and 10 was the best possible life. Across the entire sample in Kenya and Ghana, we found the following:

- The average life satisfaction ladder score is 2.8, which is substantially lower than predicted for this population.
- Respondents with higher consumption have higher life satisfaction ladder scores; doubling consumption is associated with being 0.4 steps higher on the ladder.
- When describing different points on the ladder respondents most often referred to levels of money and material goods. In contrast, health states were mentioned much less often with regards to life satisfaction. Having a health condition was associated with being 0.3 steps lower on the ladder.
- Overall, taken alone, these findings suggest that consumption is of greater relative importance to wellbeing of respondents than their preferences indicate (described in Section 1-3 of the main report).

This section aims to supplement those findings by presenting interviews that offer detailed qualitative descriptions of respondents' subjective wellbeing.

### JAMES NIBEYONG

**James is a 43-year-old male living in Jirapa, Ghana.** He lives with nineteen other people in his home: his own immediate nuclear family and his brother's nuclear family.<sup>5</sup> His immediate family has eight members, including his wife Rose (35), mother Jennifer (70) and six children. James' brother's family consists of 11 people, including three wives and their children.

### LIVING CONDITIONS

James and his household sleep on millet stock mats; they do not have any furniture in their house. Each room has two insecticide-treated mosquito nets that are two years old. As such, some of them are not in good condition. James received these mosquito nets from a nearby health institution. The electricity in their house was recently disconnected because they have not had money to pay their dues. He has therefore been charging his mobile phone at his neighbor's house. In the last one month, James' household struggled to get enough food necessary for survival.

### SUBJECTIVE WELLBEING

**For a good life:** James would need farm animals and money to enable him to buy farm implements and hire laborers.

**For survival:** James and his household would need for survival are food, clothing and shelter.

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<sup>5</sup> James' brother works in a different city, so he left his family under the care of James. He constantly sends James money for the family's upkeep.

**The low:** When asked to define the extreme rungs on the life-satisfaction ladder, James defined a 0 as:

*“You are an orphan. You don’t have anyone you can rely on. [You have] no wife, children, or anybody to support you. [You have] no social capital. I have a friend whose wife and children all passed away. He had to do everything by himself such as sowing and weeding.”*

James believes that a life satisfaction score of 0 indicates a point in life that is worse than death. According to him, people get to this point when they do not have anyone to take care of them. He knows one such person in his village—“she has no one to support her. Even when weeding, she has to do it all by herself. She struggles to bend down and work. I usually think maybe it’s better for her to die than suffer like that.”

**The high:** At the other end, a 10 indicates:

*“Your father was a rich man and he had cattle. If he passed away and you sell the cattle, you can have business. If your father did not have much, you have to [work] to get all the money you have to spend. If you also have cowry shells [either because you have money to buy them or your father left you a lot of cowry shells], you are blessed because you can sell them for a lot in the market. [Additionally], if you have a farm in the South (which has two seasons), you can send your produce over to the North for your family to consume and sell, [and this will enable] the family [to] be at a 10.”*

**The neighbors:** James considers most of his neighbors to have middling life satisfaction, with an average score of 5. He considers three factors in making this assessment:

- This size of the household and related expenses.
- The profitability of their businesses (such as trading in groundnuts).
- Whether they have laborers to do their farm work for them.

**Current status:** At present, James places himself on rung 2. He wishes he had more money and a better house. In contrast to his neighbors, James feels he has a bigger household to look after; he lives with both his nuclear family and his brother’s household, and this generates a lot of expenses. With more money, he would repair his house and buy additional food for his large family. James does not currently have laborers who work on his farm; with additional money, he could hire laborers, who could weed his farm and improve his yield.

**Moving one rung up:** Three things could happen that James believes would allow him to move up one rung, to a life satisfaction of 3. These include:

- Receiving \$180, which will allow him to pay laborers to make his harvest and crop yields better. James does not have an income—he engages primarily in subsistence farming.
- Receiving five sheep.
- Curing his wife’s stomach ulcers, improving her health and reducing spending on her health check-ups.

**In five years:** James believes that he will have a life satisfaction score of 7 “with the help of God and with better rains”. He believes that good health and good rains will enable him to get better yields on his farm. For this to happen, he would want to harvest 15 or 20 bags of groundnuts from his five-acre piece of land. This would make him \$915 every season.

**Effect of \$1000:** If James’ family were to receive a cash transfer of \$1000 to create a small business, he believes their quality of life would increase to 6 out of 10. This is because they would have more money to supplement their savings. This would ensure they have financial security.

**Effect of reducing his child’s risk of dying from illness:** On the other hand, James believes that his family would be on rung 10 out of 10 if his family were to receive charity support to reduce his child’s risk of dying from illness. This is because they would avoid an economic shock and not use their money for the treatment of the child. He believes that spending money on treating the child would make them jump down to a life satisfaction score of 0.

## TABITHA LUTTA

**Tabitha is a 42-year-old female living in Migori, Kenya.** She lives with 3 other people in her home: her two children Patricia (10) and Paul (8), and grandchild Beth (3). Tabitha has an elder daughter (Beth’s mother), who is married and lives with her husband along with their children in another city.<sup>6</sup>

### LIVING CONDITIONS

Tabitha and her household live in a semi-permanent house with walls made from finished adobe and a traditional earthen floor. Tabitha’s house has two rooms, including a living room and bedroom. The living room has a small wooden table and two foldable wooden chairs. Tabitha and the three children use the bedroom—it has no bed or mattress, so they sleep on a piece of fabric on the floor. Their toilet is located outside the house and is made from uncovered adobe walls and an earthen floor. Their bathroom is also outside the house, with the walls made from banana leaves and an earthen floor.

Tabitha’s house does not have electricity, so they use paraffin tin lamps for lighting. Apart from Tabitha’s mobile phone, they do not own other electrical appliances. Tabitha uses firewood to cook, which she collects around her compound. She gets drinking, cooking and cleaning water for free from a nearby water borehole.

### LIVELIHOOD

Tabitha has been suffering from liver cirrhosis since 2016 and is therefore unable to work. As such, her household relies on other family members for daily financial support. In a month, her sister sends between \$5 and \$10 for food and other daily expenses. Her parents send money when she is in extreme need and has no money left. On most occasions, they send her foodstuffs such as maize, which she can then grind to use as maize flour. Whenever her sister sends her money, Tabitha buys food for her household, and then spends the remaining money on her medication (each tablet costs \$5 cents).

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<sup>6</sup> Beth’s mother left her under Tabitha’s care when she got married.

There are many times Tabitha stays without the drugs (sometimes up to 2 weeks) because of the lack of money. In the last month, there was a period of three weeks where she was very sick because she did not have enough money to buy drugs. Additionally, Tabitha and her household struggled to get enough food for survival. Since they did not have enough money for three meals, they were having breakfast and dinner only.

## SUBJECTIVE WELLBEING

**For a good life:** Tabitha needs better health.

**For survival:** Tabitha and her household need shelter, clothing and food.

**The low:** When asked to define the extreme rungs on the life-satisfaction ladder, Tabitha defined a 0 as:

*“The people with this life satisfaction have nothing at all, just like me. Like me, they have no bed. Like me, they have no chairs. They have no cows and goats. They have nothing to fall back on.”*

**The high:** At the other end, a 10 indicates:

*“These people live a comfortable life and have everything. They have their own businesses. They have enough food because there is always food in the house and in the farm, so they have no stress when thinking about how to acquire food. They have their own livestock, cars and appliances such as furniture, utensils and water tanks.”*

**The neighbors:** Tabitha considers most of her neighbors to be at a high life satisfaction, with an average score of 7.

**Life worse than death:** Tabitha believes that the point in life that is worse than death is not on any one point of the life satisfaction ladder. She says,

*“A life worse than death could actually even be on step 9 or 10. Even a seemingly happy person could be going through things that make their life worse than death. So it doesn’t matter where you are on the ladder. It’s not about the material things; it’s about the emotional ones. Take a man who is wealthy and has a life satisfaction score of 9 but is cheating on his wife. The wife can easily get to a place where she is so sad that she thinks her life is worse than death.”*

**Current status:** At present, Tabitha would rank her current life quality as 0 out of 10. She wishes she had better health, because she would be able to start a business and work. She says, “If I was healthy, I would be higher up on the ladder. In my current state I cannot carry or lift anything, so I can’t work.”

**Moving one rung up:** Tabitha believes that her quality of life would increase by one if she were to cultivate her farm and grow maize and beans in the upcoming planting season. She does not think there is a quality of life that is worse than her current state.

**In five years:** In five years, Tabitha believes that she will have a life satisfaction score of 5. This is because:

- She believes she will be healthier.
- She hopes that she will have started her own business.
- She hopes that she will be farming to provide for her household.

**Effect of \$1000:** If Tabitha and her household were to receive a cash transfer of \$1000 to create a small business, she believes that their quality of life would increase to 8 out of 10. This is because they would advance economically after receiving the money and build a better house.

**Effect of reducing her child's risk of dying from illness:** On the other hand, Tabitha believes that her family would be on rung 6 out of 10 if her family were to receive charity support to reduce her child's risk of dying from illness. If they were to receive money as well, Tabitha believes they would move to rung 8 out of 10.

## HAMISI BAKARI

**Hamisi is a 38-year old male living in Kilifi, Kenya.** He is the household head of a family of 3, including his wife (47), daughter (16) and son (18).

### BRIEF LIFE HISTORY AND LIVELIHOOD

Hamisi was born and raised in the same village where he currently resides. He attended school until 6<sup>th</sup> grade because his school did not offer education past that level. He therefore started subsistence farming and working in casual laboring jobs such as construction at an early age.

Now, Hamisi is the primary provider in the household and earns an average of \$20 per week from construction jobs. He grows maize for subsistence use and harvests an average of 450 kilograms every season. On a normal day, Hamisi wakes up at 6am and then goes either to the farm or to a casual construction job. When he has to travel far for a casual job, he tries to leave his house at 5am. He gets back from the farm or from construction work at around 5pm, at which point he relaxes and spends time with his family before dinner. Hamisi goes to bed at around 8pm.

### LIVING CONDITIONS

Hamisi and his household live in a 2-roomed house, whose walls are made from mud and roof from iron sheets. Hamisi and his wife use one room as a bedroom—the room has a bedframe, mattress and suitcase with their clothes. Hamisi's bedroom does not have an insecticide-treated mosquito net. The second room is meant to be an extra bedroom but it doesn't have a bed or mattress. Hamisi's children sleep in a similar separate one-roomed house next to his house. Both houses have a traditional earthen floor.



*Image 2. Hamisi's house (left) and his children's bedroom (right) in Kilifi County, Kenya. Picture taken by Maryanne Chege*

Hamisi and his household own three wooden chairs and no other pieces of furniture. Apart from his phone, they do not own other electronic devices. For lighting, they use a solar lamp that he bought on credit. They get water for their domestic use (drinking, cooking, cleaning and bathing) from a community borehole for free. The water from the borehole is not disinfected, but they usually drink and cook with it. Hamisi and his household do not have a toilet and bathroom; they use the nearby bush.

In the last month, Hamisi and his household did not have enough food for survival; they slept hungry on four occasions. Additionally, they did not have enough water for survival because the borehole is really far—it takes an hour and a half to get there. As such, they had to make do with very little water because it was not possible to go to the borehole daily.

### **SUBJECTIVE WELLBEING**

**For a good life:** Hamisi and his household would need a business and a permanent job.

**For survival:** Hamisi and his household need food and water.

When thinking about what his life satisfaction score represents, Hamisi says:

*“Other than money, there is nothing else that’s important for a good life because money opens doors to everything else. Without money, you cannot do anything.”*

**The low:** When asked to define the extreme rungs on the life-satisfaction ladder, Hamisi defined a 0 as:

*“People with a life satisfaction score of 0 have no food. Both the woman and male household heads have no income. Their children are kicked out of school on most occasions (for lack of school fees). Their houses have no doors or walls so you don’t have to knock because you can see them from outside.”*

Hamisi believes that a life satisfaction score of 0 indicates a point in life that is worse than death. According to him, these people have nowhere to sleep and nothing to eat. He says, “If someone doesn’t get a casual job for two or more days, they can’t get money to eat or buy food. At that point, life is worse than death.” Hamisi believes that people who are at this point in life can’t find a job because they did not go to school. They therefore “live a life of constant struggle with no rest.”

**The high:** At the other end, a 10 indicates:

*“When I look at a person with such a life, they have everything I desire. They have livestock, rental houses, cars and shops. They have good houses—their houses are just like mine, but the finishing is different; they are plastered and have windows and doors.”*

**The neighbors:** Hamisi considers most of his neighbors to have middling life satisfaction, with an average score of 5. He considers three factors in making this assessment:

- Some have cars.
- Some own houses that they rent out to tenants.
- Others own a lot of livestock, which they can sell for profit.

**Current status:** Hamisi would rank his current life quality as 1 out of 10. In order to have a higher life satisfaction score, Hamisi wishes he had two things:

- Around \$200 as capital to start his own grocery shop (he currently earns \$60 monthly).
- A better house.

He says:

*“My house does not have windows. I do not have proper furniture—I even eat from the floor because I have no table. Additionally, my house does not have cement or plaster on the walls and floor.”*

**Moving one rung up:** Hamisi believes that his quality of life would increase by one if he were to buy chicken and livestock that he could sell for profit.

**Moving one rung down:** On the other hand, he believes that his quality of life would decrease by one if he were to stop making money from his casual construction jobs. This is because he would be unable to buy food and pay school fees.

**In five years:** Hamisi believes that he will have a life satisfaction score of 2 out of 10. This is because he will have bought more livestock (he currently owns one goat), which he would then sell for profit whenever there are emergencies at home.

**Effect of \$1000:** If Hamisi's family were to receive a cash transfer of \$1000 to create a small business, he believes their quality of life would increase to 7 out of 10. This is because their new business would sustain and enable them to acquire things they don't have such as doors, windows and furniture in their house.

**Effect of reducing his child's risk of dying from illness:** On the other hand, Hamisi believes that his family would be on rung 2 out of 10 if his family were to receive charity support to reduce his child's risk of dying from illness. According to him, spending a lot of money is a net negative that brings you down the ladder. Since they wouldn't spend money on the child's hospital bills, they would move up the life satisfaction ladder by one step. Hamisi notes that their life satisfaction score would not increase by much because they still wouldn't have a good house and a lot of the things they need to live a good life.

## SECTION 3: ECONOMIC AND EMOTIONAL IMPACT OF DEATH

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In Section 5 of the main report, we present findings from our analysis of the economic and emotional burden of death. We present qualitative data on the common themes that emerge on the economic effects of death, along with the magnitude and impact of grief among respondents. Our findings are summarized as follows:

- Qualitatively, we identified substantial economic costs associated with the immediate aftermath of a death (primarily to cover funeral costs, and loss of income).
- We also found that the emotional impact of a death was generally higher for younger individuals. However, it is not possible to make a clear distinction in emotional impact between individuals under 5 and 5 and older.

This section aims to situate and contextualize the findings in the main report by exploring qualitative profiles of respondents who have lost various household members.

### SIMON OWUOR

**Simon is a 35-year-old male living in Migori, Kenya.** He lives with five other people: his second wife Jane (34), 2 children from Jane's previous marriage (Ian (9) and Jacob (5)) and 2 children from Simon's first marriage (Joy (10) and Beth (7)). At the time of the interview, Simon was staying alone—his wife Jane and children Ian and Jacob had been away for a month, taking care of Jane's sick father. Simon's children Joy and Beth reside with their aunt (Simon's sister) because she lives closer to their school. They come home only for the holidays.

### LIVING CONDITIONS

Simon and his household live in a semi-permanent house whose walls are made from finished adobe and the floor from natural earth. The house has three rooms: a living room, a kitchen and a bedroom. The living room has a small table and three plastic chairs. Whenever Simon's children are home, they sleep in a section of the living room that is separated from the rest of the space using a sheet of fabric. The kitchen has the household's utensils and pots. Simon and his wife Jane use the bedroom—it has a bed frame, mattress and blankets. They received an insecticide-treated net two years ago from the government hospital but it is torn and no longer in use.

Simon and his household use firewood for cooking, which they collect around the house or in a nearby forest. For lighting at night, they use paraffin tin lamps. They acquire water for domestic use from a nearby river, some of which they boil for drinking purposes. They have a toilet outside the house with a traditional earthen floor and walls are made from iron sheets. The toilet has an open-air roof and has no door. The bathroom is also outside the house and has an open-air roof, reed walls and a traditional earthen floor. Simon's household owns one mobile phone (his wife's phone recently got spoilt and she has not replaced it) and a small radio.

## LIVELIHOOD

Simon is the breadwinner in the household. He has a small farm near his house where he grows maize and traditional vegetables for subsistence use. He also does a lot of casual jobs such as construction work and farming on people's lands. On average, he gets \$5 from his casual laboring jobs every week. Simon's wife Jane mostly does domestic chores at home but will sometime join Simon in casual farming jobs. She earns \$2.5 each time she goes on a casual laboring job.

## ECONOMIC AND EMOTIONAL IMPACT OF DEATH

In the last five years, Simon has experienced the death of two household members: his son Peter (8) and son John (14). Peter (8) died five years ago in a road accident. Simon's extended family and neighbors contributed money to help with the funeral expenses. Simon does not recall the exact amount of money spent on the funeral because he was in a lot of pain and mourned for a long time. However, he estimates that they spent a total of \$700. Simon contributed \$50, which is all the money he had at the time. Simon describes the impact of his son's death as follows:

*"This death made me move back a lot of steps emotionally and economically. I had hoped that he [Peter] would grow up and become successful. All my joy was just taken away."*

After the death of his son, Simon stayed home for one month before resuming work. However, he had not yet fully recovered from his grief—he notes that the only reason he went back to work is because he needed to provide for the rest of his family, and that he "still gets lost in thoughts of this ordeal."

About a year ago, three years after the death of Peter, Simon's eldest son John (14) died from a heart condition. As it was with Peter's death, family members and neighbors contributed \$300 to help with the funeral expenses. They also brought foodstuffs such as maize, rice and sugar for feeding visitors during the burial. Simon contributed \$90, which he got from cutting and selling all the trees in his compound. During John's funeral gatherings, Simon depleted all the food in his farm (maize and traditional vegetables) when feeding all the guests and visitors who came to grieve with his household.

Simon resumed his daily work activities a month after John's death only because he had to provide for the rest of the household. He describes the emotional impact of this death as follows:

*"It affected me so much that even now when I think about it I always wonder why my children all left me. Each time I sit down I usually think about this ordeal. Sometimes when I sit down somewhere I still think about it and about if they were alive, they would be helping me around and I would be able to send them to the farm but now I have to do it myself."*

The immediate economic impact of the deaths of Simon's children is summarized below:

Table 3. Summary of the immediate economic impact of the death of Simon's sons

Deceased	Household contribution (USD)	Community contribution (USD)	Total immediate costs (USD)
Peter (8), son	50	650	700
John (14), son	90	300	390

## AMADU ISSAI

**Amadu is a 56-year-old male living in Karaga, Ghana.** He lives with five other people in his home: his wife Sabratu (30), son Abu (14), daughter Safiatu (10), daughter Bokoro (5) and son Kanna (2).

### BRIEF LIFE HISTORY AND LIVELIHOOLD

Amadu was born in Bolga but moved to Karaga eight years ago in search of arable land for farming (the land in Bolga is arid and therefore not suitable for farming). In Karaga, he engages in subsistence farming and casual construction jobs. Amadu has been married for fifteen years.

Now, on a normal day, Amadu wakes up at 6am and first lets his fawls out of their cage so that they can feed. If there is left over food, he heats it up and eats. If not, he prepares something before going to the farm. He owns a four-acre farm where he grows corn, groundnuts, soybeans and rice. When he is not in the farm, he stays home and helps his wife and children with the house chores. Sometimes he goes to visit his friends.

Amadu's wife, Sabratu, wakes up at the same time (6am) and instructs her children to fetch water and firewood. On school days, she gets them ready for school and then proceeds to do domestic chores such as cleaning and cooking.

### LIVING CONDITIONS

Amadu and his household live in a house whose walls are made from mud bricks and floors from gravel mixed with cement. The house has two rooms: Amadu and the wife use one room and the children use the other room. Each room has sleeping mats and mosquito nets. They own two wooden benches and no other pieces of furniture.

Amadu and his household share a small bathroom located outside their house. They have no toilet and therefore use nearby bushes. They fetch water from a borehole that is located 30 minutes away from their house. They use this water for all their domestic activities including cooking, drinking, cleaning and bathing. Amadu and his household do not have electricity in their house. They own one mobile phone, which they re-charge at their neighbor's house.

### ECONOMIC AND EMOTIONAL IMPACT OF DEATH

Amadu's son, Kofi (2.5), died 6 years ago. He was sick but no one knew what he was ailing from. He had been taken to the hospital, where he received medications that didn't seem to alleviate any of

the symptoms. One day, Kofi got very sick and passed away before they could get to the hospital. At the time of Kofi's death, Amadu and his household had stayed in Karaga for two years and were still settling in. Therefore, they did not have enough money to cater for the costs of the funeral. Additionally, cultural stipulations require that burials take place in one's hometown, but Amadu and his household did not have enough money to hold the funeral in Bolga, their hometown.

Amadu's household relied solely on financial assistance from friends in order to raise enough money for Kofi's funeral. He does not recall the total amount of money they spent on Kofi's funeral. However, he remembers that one friend gave them his motorbike to help with transportation of the body from the hospital while another paid \$4 to fuel the motorbike. It took Amadu and his household one month to resume their normal daily activities. However, once he went back to his farm, he found that most of the produce had been stolen and the rest looted. Amadu and his household therefore lost that year's farm produce while dealing with Kofi's death. This is because Amadu could not take care of the farm while dealing with the funeral.

## SULI HASSAN

**Suli is a 26-year-old male living in Karaga, Ghana.** He lives with twelve people in his home: his mother (45), his father's second wife (35), his first wife (20), his second wife (18), his daughter (8 months) and 7 siblings (all between the ages of 10 and 20).

### BRIEF LIFE HISTORY AND LIVELIHOOD

Suli was born and raised in Karaga, where he currently resides. He has never been to school. As such, he started helping out in his family's farm from a young age. He learnt how to use a tractor and has been ploughing people's farms for the last seven years. During the farming season from May to July, he earns \$190 daily from ploughing.<sup>7</sup> Suli and his household have a farm where they grow rice, corn, millet, soybeans and groundnuts. They consume most of the produce from their farm and only sell if they have surplus produce. They also rear sheep, goats, and fawls for their consumption.

### LIVING CONDITIONS

Suli and his family live in a 6-roomed house made from mud walls and tin roofs. They use three of these rooms for rearing their animals and the rest for sleeping. They have 3 bathrooms located outside the house. The male household members use one of the bathrooms, while the female members use the remaining two. The entire household shares one toilet, which is also located outside the house. Suli and his family do not own furniture; they have only one plastic chair. They own the tractor Suli uses for ploughing. They use solar lamps for lighting and charging the 4 mobile phones in the household.

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<sup>7</sup> It is important to note that tractor owners are paid per unit of land they plough. As such, the more acres the plough, the more they earn. This explains Suli's high daily income (relative to other respondents in this document). Additionally, Suli ploughs only during the farming season (three months in a year) and uses this income to provide for a household of twelve members annually.

## ECONOMIC AND EMOTIONAL IMPACT OF DEATH

Three years ago, Suli's dad, who was the household head at the time, died aged 50 years. His death was sudden and unexpected. He came back home one day complaining of a fever and decided to go get checked in a nearby hospital. Upon admission in the hospital, he passed away.

Suli and his household spent \$730 on all the funeral arrangements and burial ceremonies. They did not struggle to cover these costs, as he used the income from his ploughing business. However, the household members were not able to farm as much as usually did because of their engagement with the funeral arrangements and the sadness they experienced. Suli, for instance, did not plough people's farms for a year after his father's death because he had to stay home and take care of his family. Additionally, Suli's younger brothers were too sad that they dropped out of school after their father's death. He tried to persuade them to go back to school but they did not listen. Therefore, Suli and his household lost farm produce and prospective income as a result of this death.

In addition to the immediate economic and emotional impact of the death of Suli's father, he explains the long-term fears they had. He says:

*"We were afraid when he passed away. This is because my father was not that old at the time of his death. However, we had consolation in the fact that he had built a house for the family. We therefore had something to depend on, and nobody would have come to kick us from the house because it was ours. Additionally, my siblings and I were grown, so we could help our mothers."*

## SECTION 4: MORAL REASONINGS

In Section 3 of the main report, we present qualitative data to inform how respondents weight moral trade-offs (such as the trade-off between life and consumption). On overall, we found the following:

- Respondents use a wide range of ethical frameworks when making moral trade-offs. These frameworks have similarities with the major moral philosophy traditions – utilitarian, deontological, and virtue ethics, but no one philosophy dominates.
- The high value respondents place on averting deaths, particularly those of young children, relative to increasing consumption, is driven by:
  - A large proportion of the sample who place high weight on the idea that life holds inherent value and therefore no amount of money is sufficient to forego the chance to save a life.
  - Respondents reasoning that there is a need to protect the potential held by all individuals to achieve high economic and social value over their life-course, particularly young children.
- Many respondents’ moral reasoning differs from the approach used in GiveWell’s cost-effectiveness analysis, which assumes outcomes can be compared – to many respondents it is not possible to compare the value of saving a life to other outcomes (such as increasing consumption).

In this section, we present interviews that demonstrate the decision-making process of respondents and some of the most recurrent moral justifications.

### ATTAH KWEKU

**Attah is a 52-year-old male living in Jirapa, Ghana.** He lives with 9 family members in his home: his wife, mother (92) and 6 children. He has four children who are under 5 years and two who are over 5 years.

#### LIVELIHOOD

Attah’s primary economic activity is farming and animal rearing. He grows maize and millet for subsistence use and groundnuts for commercial use. He also rears ducks and rabbits for both subsistence and commercial use. Attah used to have a small meat-roasting business but closed it because he could not sustain it. He describes the business as follows:

*“At the time, I had 10 laborers working under me. Every day we’d kill more than 6 animals; and then everybody would get their share so I carried something home for my family. I always kept 50 Ghana shillings a day in profit. The issue is that you can go to buy but you don’t have cash, so you have to buy on credit, and you run on loss.”*

#### SUBJECTIVE WELLBEING

**Current life status:** Attah would rank his current life quality as 4 out of 10. He wishes he had more money and that all the members of his family had good health. A year ago, his sick father passed away and so his household ‘faced a lot’, making their quality of life lower (2) that year. In order to cater for his father’s funeral costs, he borrowed \$550 from his friends.

**Moving one rung up:** Attah believes that his quality of life would increase by one if he had the money to pay this money back. He says, “sometimes they come and wake me up and ask for their money; our friendship is not going well now.” Other than paying back his friends, Attah believes that re-starting his butchery business would increase his life satisfaction score by one.

**Moving one rung down:** On the other hand, Attah believes that only sickness would decrease his life satisfaction score by one.

## MORAL REASONINGS

**Choice between saving lives and increasing consumption:** In general, Attah prefers saving lives of children to increasing consumption, but increasing consumption to saving lives of adults. When asked to choose between saving the life of a very sick child and providing enough resources to the rest of the child’s poor family, Attah picks saving the child. He reasons:

*“Money is contributed to life; but if you don’t have life itself; you have a problem; money is value added to life; it helps you to take care of life. [The child] still has a lot of potential to support the family.”*

However, if instead of the child it is one of the adults in the family who is sick, Attah picks increasing consumption for the rest of the family instead of saving the sick adult. He says:

*“I would pick money in this case...the child cannot look for money [and] cannot go to anyone for support, so needs the treatment. [However], the adult is already grown and [since] he cannot support the house...the cash transfer is [better].”*

If the adult who is sick is elderly, Attah picks increasing consumption for the rest of the family instead of saving the sick elderly adult. He explains,

*“Definitely take the money...even without the ailment, that person is already near the grave. Even people who are in their 50s are close to their grave, so it is better to take the money. What [these elderly people] contribute is [taking] care of the young ones; so they provide security. Otherwise they are a burden—they don’t go out, they don’t do anything and they don’t bring [an] income. Their burden is big; they take more than they provide.”*

**Choice between spending \$10,000 on cash transfers or on mosquito nets:** If Attah could spend \$10,000 on either mosquito nets or cash transfers in his village, he would allocate all the money to mosquito nets. This is because he prefers programs that protect children against diseases. He says:

*“I will always choose for the children, anything to support them. If you have money and you have work to do [but] your child is sick, you cannot do your work. It’s better to have healthy children; [otherwise], you do not have peace of mind.”*

Attah’s preference for saving lives of young children is driven not only by his strong views on the vulnerability of children, but also on his negative perception of cash transfers. When asked about his opinion on cash transfers, he explains:

*“Some people will not spend the money on nets; it’s not easy sometimes for us to use money to buy drugs or think about protecting our children – it is a hard fact; instead people will spend the money on good food. When you have money you want to eat special [meals]; you forget about health. And when you don’t have the money, you begin to think and realize you’re sick.”*

## ALI HAKIM

**Ali is a 48-year-old male living in Kilifi, Kenya.** He is the household head of a family of 3, including his wife (30) and children, Mishu (4) and Masha (9months).

### BRIEF LIFE HISTORY AND LIVELIHOOD

Ali was born and raised in Northern Kenya. He attended primary school but could not proceed on to high school because his family did not have enough money to pay his school fees. He therefore started working as a herder right after completing primary school. At around the same time, he had family members who lived in Kilifi, Coastal Kenya. After visiting them in 2004, he decided to stay in Kilifi and pursue job opportunities there. Ali started out as a hawker, proceeded on to doing construction work and eventually became a tourist guide in some of the historic ruins in Kilifi. He then found a job as a guard at a private residential house, where he currently works between 5pm and 6am daily.

On a typical day, Ali gets home from work at around 6am and rests for most of the morning. However, on days when he is doing casual construction jobs, he doesn’t get to sleep or rest until much later in the day. Ali also engages in subsistence farming on a piece of land that he rents for \$40 per season. He grows maize, green grams and traditional vegetables for their consumption.

### LIVING CONDITIONS

Ali and his household live in a one-roomed rental house, whose walls are made from plastered stone, roof from corrugated iron and floor from finished cement. Ali’s employer pays the \$20 rent out of his own goodwill. As shown in Image 3 below, Ali’s house has one bed with a mattress and a mosquito net—Ali, his wife and two children use this bed. The house also has a small plastic carpet and a table, which is used for storing utensils. Ali and his household store their clothes in a carton under their bed. They acquire their water for domestic use from a nearby community borehole, and pay \$5 cents per 20-litre-jerrycan.

Ali and his family use electricity for lighting, for which they pay \$1 every two weeks. When they are unable to afford the \$1, they stay without electrical connection. The household has two mobile phones, but only one (Ali’s) is in good condition. The bathroom and toilet Ali and his family use are located outside the house. The walls and floor are made from unplastered stone and the roof from corrugated iron.



*Image 3. Ali in his one-roomed house in Malindi, Kilifi County, Kenya. Picture taken by Maryanne Chege*

## **SUBJECTIVE WELLBEING**

**Current status:** Ali would rank his current life quality as 3 out of 10. He wishes he had money to enable him to buy his own farm and rental houses. He says, “If I had a rental house in town where people pay me rent when I’m asleep, I would have a fun life.”

**Moving one rung up:** Ali believes that his quality of life would increase by one if he got \$500-\$1000 to use as capital for a brokerage business of buying goats and sell them to butcheries. He currently earns \$90 monthly from his night guard job.

**Moving one rung down:** On the other hand, Ali believes that losing his job as a night guard would decrease his life satisfaction by one because he would not have an income anymore.

**Effect of \$1000:** If Ali and his household were to receive a cash transfer of \$1000 to create a small business, he believes that their quality of life would increase to 6 out of 10.

**Effect of reducing his child’s risk of dying from illness:** On the other hand, he believes that his family would be on rung 3 out of 10 if his family were to receive charity support to reduce his child’s risk of dying from illness. He explains:

*“[We] would still be on the same rung because [we will not have] spent anything to go down the ladder, and nothing [will have] happened to move [us] up the ladder. It’s money that determines where on the ladder someone is. If you have a lot of sudden expenses, you move down. If you get a better source of income, you move up.”*

## MORAL REASONINGS

**Choice between saving lives and increasing consumption:** In general, Ali prefers programs that improve living standards of people to the ones that reduce the risks of dying. He explains:

*“There is no need to waste money on teaching people how to reduce their risks of dying by telling them to use ITNs and giving motor bike riders helmets. No matter how much money you spend on such programs (ITNs and other risk reducing programs), deaths will not reduce because a lot of these are caused more by people’s own decisions or choices to use/not to use the programs such as whether or not to use a helmet or to sleep under a mosquito net. Improving the standards of people is more important because it will occupy people with more meaningful jobs.”*

**Choice between spending \$10,000 on cash transfers or mosquito nets:** If Ali could spend \$10,000 on either mosquito nets or cash transfers in his village, he would allocate all the money to cash transfers. This is because he prefers programs that increase consumption. He reasons:

*“Poverty is a disease that is worse than malaria. So if 10 families move out of poverty and manage to improve their living standards, they can even be examples to other poor families and demonstrate that it is possible to move out of poverty. It can boost the community by a lot.”*

If he could spend \$10,000 on mosquito nets, cash transfers or deworming pills to all school-going children, he would now allocate all the money to deworming pills. This is because he prioritizes programs that ensure future socio-economic success. He explains:

*“Education is very important, even more important than all these other things. If I had gone to high school and college, I would probably be living a much better life. Education can change the lives of the community so all the money should go to deworming pills so that the next generations are better than our generation. For instance, if you conducted this interview with someone who has not gone to school they would not even understand your questions—so the little education I received helped me a lot. But even more education would have taken me really far in life.”*

However, when the trade off between saving lives and increasing consumption is framed as an imminent choice, Ali prefers saving lives. When asked to choose between saving the life of a very sick child and providing enough resources to the rest of the child’s poor family, Ali picks saving the child.<sup>8</sup> This is because of the future socio-economic potential of the child. He reasons:

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<sup>8</sup> It’s important to note that Ali recently experienced the death of his 12-year-old daughter in 2018.

*“In my opinion, losing a child is not a good thing. However, on the other hand, poverty is sometimes a choice—like this family you have presented to me, how do they get 3 children yet they know they are poor? Maybe the child that is saved will grow up and uplift the family, so I would suggest the NGO saves the child.”*

If instead of the child it is one of the adults in the family who is sick, Ali picks saving the adult instead of increasing consumption for the rest of the family. This is because of the current and future socio-economic potential of the adult. He says:

*“This adult is the one who can provide and take care of the young ones. So if the adult is not there, then the rest of the family will struggle later on in life.”*

## PATIENCE SEITU

**Patience is a 49-year-old female living in Jirapa, Ghana.** She lives with 6 people in her home: her husband (47), mother-in-law (65), son (25), daughter (20), stepson (25) and stepdaughter (19). Patience’s co-wife (mother to her stepchildren) passed away 15 years ago.

### BRIEF LIFE HISTORY AND LIVELIHOOD

Patience has had a leg disability since she was in primary school. She was bitten by a snake in 1987 and never completely healed. As a result of this snakebite, her leg is still constantly swollen, limiting the scope of activities she can engage in. Growing up, she was unable to complete high school because her leg would be so swollen that she could not walk to school. She got married right after she dropped out of high school and started brewing beer for an income. Her husband had initially planned to enroll in college to pursue a technical course but had to give up on this dream so as to take care of Patience. Now, he primarily works on their farm, where they grow maize for subsistence.

As Patience’s leg swelling got worse over the years, she stopped brewing beer and now depends on her son Eli (25) to provide for the household. Eli owns a mobile phone airtime business along the road. The other children engage in casual laboring jobs so as to pay their school fees. One of the children is epileptic, and frequently needs to visit the hospital to receive medication. Given the elevated medical costs and limited sources of income, Patience has had to constantly take loans over the years to cater for the varied needs in the household. At the moment, she owes the local women’s savings group \$300.

### SUBJECTIVE WELLBEING

**Current status:** Patience would rank her current life quality as 3 out of 10.

**Effect of \$1000:** If Patience and her household were to receive a cash transfer of \$1000 to create a small business, she believes that their quality of life would increase to 4 out of 10.

**Effect of reducing her child’s risk of dying from illness:** On the other hand, she believes that her family would be on rung 5 out of 10 if her family were to receive charity support to reduce her child’s risk of dying from illness. She explains:

*“If we received \$1000, going up the ladder would be a gradual process. We can’t just invest the money in the business and the business yields results. We have to work for some time. But when a child is treated, we would move up 2 steps because the child will help in so many unimaginable ways. The child coming out of illness will also work hard to support the household to make sure they come out of poverty. I think that saving the child has better results in the long term.”*

## MORAL REASONINGS

**Choice between saving lives and increasing consumption:** In general, Patience prefers programs that reduce the risks of dying to the ones that improve the living conditions of people.

**Choice between spending \$10,000 on cash transfers or mosquito nets:** If she could spend \$10,000 on either mosquito nets or cash transfers in her village, she would allocate all the money to mosquito nets. According to her, good health outcomes ensure children are able to go to school, which, conversely, enables them to support their families.

When asked whether she thinks cash transfers would lead to the same outcomes, she expresses her skepticism about any productive use of the money. She explains:

*“If they give the money out to individual households, then the tendency is to spend it on alcohol and food, and the money will just be wasted. If you give me the money, my tendency to waste it is high; I’d rather you sponsor my children’s education, or buy them foodstuffs. Even I wouldn’t be disciplined to spend the money on what is productive. If you have the money now and you intend to use it for farming, you will relax and then spend it on other things. It is also possible that you will do less of the farming you actually intended to do originally So giving me fertilizer is better than giving me money because I cannot spend the fertilizer on anything else but the farm.”*

In addition to the negative perceptions on how people would spend cash transfers, Patience expresses her concerns about how unsustainable they are. She says:

*Even if the \$10,000 is spent productively, it’s not enough money for them to share the across all the people who need it. I think this will just widen the inequality gap. Today, if I were to be asked to pick between cash transfers and a health intervention I would pick the health intervention. This is because I feel like I will never have enough money; \$1000 would still leave me wanting.”*