Tradition Matters:
Experimental Evidence from Gender-Sensitive Cash Grants and Trainings in Tunisia

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Motivation

• **Gender based discrimination** in the labor market is pervasive.
  • This is particularly salient in the Middle East and Northern Africa.

• **Cash grants and training programs** to stimulate entrepreneurship find **little effect female beneficiaries**, but sizeable positive effects on male counterparts.
  • See e.g. De Mel et al. 2008; Klinger and Schundeln 2011; Fafchamps et al. 2014; Berge et al. 2015; Bernhardt et al. 2019; Gine and Mansuri 2021).

• **Women face extra gender-specific constraints**, including:
  • **Higher risk of expropriation** by other household members and peers (De Mel et al. 2009; Jakiela and Ozier 2016; Bernhardt et al. 2019; Riley 2020)
  • **Gender-related norms and beliefs** on the **roles** that women should and should not play (Field et al. 2010; Alesina et al. 2013; Bertrand et al. 2015; Bursztyn et al. 2020; Delecourt and Fitzpatrick 2021).
Motivation

• **We ask:**
  • Can provision of *unconditional grants* combined with *financial training* address women’s financial and human capital constraints?
  • Can providing *gender dialogue* sessions address gender-related norms and limit the risk of expropriation of grants by husbands and other household members?

• **Context of the study:**
  • Rural Tunisia (Jendouba governorate), one of the poorest governorates in Tunisia.
  • Randomized controlled trial targeting poor women.
  • Two interventions: (1) cash grants and financial training and (2) gender dialogue sessions
Context

• Jendouba governorate in rural Tunisia.
  • Important gender gap in labor force participation in Tunisia (24.3% for women vs 70.6% for men).

• Our RCT targeted 2000 women in 80 rural Imadas.

• Study sample taken from another study (CWLP)

• Data from 2014 census:
  • 37% of the adult population of rural Jendouba was economically active.
  • 48% of household heads had no education

• Baseline data from 2016:
  • Daily consumption per capita = TND 9 (USD 4)
  • 18% of households owned land
  • 49% of households owned livestock (usually goats or chickens)
Data and Timeline

Data sources:

1. Baseline survey - 2000 participants:
   Questions on household composition, economic activities, assets, consumption, female agency, subjective wellbeing, mental health, migration, economic shocks, and coping strategies

2. Endline survey - 1824 participants:
   Similar survey modules as baseline + a COVID-19 module

3. Qualitative survey – 70 semi-structured interviews

Timeline:

- **October 2015**: Impact evaluation design workshop for original CWLP program
- **January – April 2016**: Rollout of CWLP, cash for work activities
- **April 2016 - January 2017**: Endline survey CWLP evaluation (baseline cash grants evaluation)
- **September 2018**: Participants tracking, trainings, gender dialogues interventions
- **October 2018**: First cash grant delivered to participants
- **January 2019**: Last cash grant delivered to participants
- **December 2020 – April 2021**: Follow-up survey data collection and qualitative research
- **2 years later (post intervention)**
Study design

Randomized controlled trial with two treatments:

**Treatment 1:** Cash grants and financial training:
- TND 634 (USD 768 in PPP terms)
- 1000 women randomly selected
- 3-day financial training

**Treatment 2:** Gender dialogue
- Financial training with male partner
- 500 women among those who received the grants
- Based on evidence from Gupta et al. (2013)
Results

1. **Overwhelmingly positive impacts** of the cash grant and training program:
   - Positive effects on household consumption & asset ownership.
   - Positive effects on women’s access to finance, subjective well-being, and mental health.

2. **The intervention do not significantly impact traditional norms:**
   - The cash grant and training program did not significantly impact women entrepreneurship.
   - The interventions did not improve female agency in the household.
   - Instead, we find positive effects on agriculture and livestock farming, two activities traditionally undertaken by women.
   - And we find positive effects on the IGAs of other household members.
   - We find some evidence that the gender-dialogue sessions may have backfired.
Conclusion

3. Lessons for policy and research:

• **Cash grants and training** do positively affect economic outcomes but may not change traditional gender roles.

• **Gender dialogue sessions** had little impacts (if anything, it backfired).

• Importance of **redistribution and expropriation mechanisms** within households.

• **Changing traditional norms** requires different or more intensive interventions.
Thank you

Questions & feedback welcome:
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